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"In the end, we will remember not the words of our enemies, but the silence of our friends"
...Martin Luther King Jr.



Judith and Don McKay and Gerry and Hilde Moraal (Gerry's not in this picture) will be heading to Jamaica this December to assist a teen mission in hurricane stricken Jamaica.

For God and Jamaica

Nothing, not a terrible car accident nor a devastating hurricane, can keep the McKays from following their hearts and helping those less fortunate

Feature by Sheryl Loucks

"This is my commandment: that you love one another as I have loved you."
— John 15:11.

JUDITH MCKAY has shaped her life around these simple words, which is why she is currently fundraising for an upcoming missionary trip to hurricane-stricken Jamaica.

An ordained minister, McKay had been planning to travel to Jamaica with her husband Don McKay and friends Gerry and Hilde Moraal this December to provide young adults at a Christian drug rehabilitation centre called Teen Challenge a Christmas dinner and other items the centre needs. Those needs became dramatically altered after Ivan "the terrible" tore through Jamaica.

"My heart goes out to Jamaican Teen Challenge because they depend on donations of food. But now the churches are going to be focusing on their own congregations after the hurricane," says Don.

The McKays flew in to Barbados on September 6 and Ivan landed right behind them. Don remembers the stewardess saying that the hurricane was 144 miles off shore; then she was abruptly cut off by the pilot who did not want to scare the passengers. After they disembarked it was the fastest turn around time he has ever seen for a jet. The plane took off again before the pilot even had time to get a cup of coffee.

"We had 105 mile-an-hour winds but we were safe," says Judith.

The Teen Challenge that they were visit-



Young people in Jamaica's Teen Challenge drug rehabilitation centre were thrilled to celebrate Christmas during a dinner Judith and Don McKay provided.

ing was on a farm and has a higher level of self-sufficiency than the ones in Jamaica. She says they saw first-hand the hurricane's power. Don says it sounded like a freight train. They are expecting the worst when they return to visit friends in Jamaica.

The hurricane ripped through a very poor ghetto in Jamaica. A roof was ripped off one of the churches. The McKays were already fundraising for construction

materials to do work in the classrooms at Teen Mission but now whole walls need to be replaced.

"Everything is very expensive. I paid \$27 Canadian to make two apple pies (in Jamaica last Christmas). We're taking cans of powdered potatoes that make 200 servings of mashed potatoes. We're hoping to raise money here to buy food for them while we're there," says Judith.

She is a passionate believer in what

Teen Challenge is trying to accomplish in the lives of young people. The drug rehabilitation centre's brochure says 70 per cent of the youth report being drug free seven years after finishing the program. There are 150 Teen Challenge centres in the United States and another 250 worldwide. The organization is based on Christian philosophies and is non-profit.

Her compassion for the young people in the program comes from personal experience. She was a ward of the Children's Aid Society, attended a Browndale School and was a drug user once herself. She says her experiences led her to work in a prison ministry in Toronto before moving to the Highlands.

"I can speak to them [in jails and drug use programs] because I've been there. Teen Challenge asked me to give my testimony and it was the first time in their three years of operation that someone had spoken to them from (the viewpoint) of where they're coming from," says Judith.

Her work in Toronto actually led her to Jamaica. She says God sent to her in a dream the face of a young man and the name Spider. She subsequently met a young Jamaican with a scarred face going by the name of Spider.

"I told him, 'God sent me and He doesn't waste my time'," she says.

During the time she worked with Spider at the Don Jail before he was deported back to Jamaica, she says he came to believe she was right.

See I told him page 26

'I told him, "God sent me and He doesn't waste my time"'

from page 25

In January 2000, she and Don were in an extremely bad car crash. Between the pair of them, hips, legs, feet and other bones were broken or crushed. Each went through multiple reconstruction surgeries.

"I was lying in bed thinking my life was over. What would I be able to do now? I was in traction, had an IV in both arms, and I asked God to show me that I had made a difference in just one life," she recalls.

She received a letter from Spider. He told her that her devoutness had made a difference in his life and he asked her to come start a prison ministry in Jamaica. Don and Judith decided that God had shown them their path, so in wheelchairs and walkers they went to Jamaica that October.

Don says just the sight of them in wheelchairs made an incredible impact on people since there are not many people mobile in wheelchairs in Jamaica. It was also an important step in the healing process for the couple. Judith has now been back five times since then to work at Teen Challenge and to provide assistance to the neighbouring ghetto.

Judith has taken this on as her new mission. She used to operate a teen outreach program and used clothing depot in Minden prior to the 2000 accident. She was hoping to be able to take small items such as kitchen towels, serving utensils, rubber gloves, can openers, tooth brushes on the trip this December but now says the Jamaicans need everything.

She had been working on raising money to purchase in Jamaica a washing machine, pressure cooker, food for a Christmas dinner (one turkey costs \$56 CDN), DVD players or a VCR for instructional purposes, and construction materials. She says the prices in Jamaican can be found on the www.courts.com.jm website, an all purpose store where they have bought goods for the mission.

Judith says she cannot issue tax receipts but will pro-



Above, Judith McKay and friends in Jamaica. Below, Judith helps sort out food for needy people.



vide proof of receipts when she returns to Canada, or people can purchase items directly from courts.com and the McKays will deliver them to the mission.

Hilde Moraal, who will be accompanying the McKays, says this is her first venture into mission work. She says she has no particular expectations or goals but says she and her husband will be "rolling up our sleeves to do whatever needs doing." The Moraals had been talking about perhaps getting involved in a mission project before Judith spoke to them about the upcoming trip, so

they believe it is meant to be.

Both couples belong to Lakeside Baptist Church. They are planning to leave on December 6 for a two-week stay in Jamaica. They will be showing a multi-media presentation about previous trips to Jamaica's Teen Challenge and speaking about their upcoming trip at the West Guilford Baptist Church on October 17 at 11 a.m. and at the Lakeside Church on Oct. 24 at the 10 a.m. service.

For more information Judith McKay can be reached at 455-9330, or e-mail her at judydonm@aol.com.

Overcoming Barriers to Exercise

**October 20, 2004
9:30 a.m.**

**Haliburton Highlands Health Services
Haliburton Site Boardroom**

**Come and learn about gentle exercises,
stretches, strengthening and keeping fit
safely.**

**Sponsored by
the Diabetes Education Network.
Call 286-2140 ext. 296 for more info.**

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City of KAWARTHA LAKES
Catch the Kawartha spirit

**REQUEST FOR PROPOSAL 2004-18
STANDING ORDER FOR PREQUALIFICATION FOR
DAY-TO-DAY REQUIRED MAINTENANCE
(ELECTRICAL, HVAC, PLUMBING, AND
GENERAL CONTRACTING)
FOR THE CITY OF KAWARTHA LAKES**

The City of Kawartha Lakes is inviting Proposals for the provision of day-to-day maintenance in the following trades: **Electrical, HVAC, Plumbing and General Contracting**. Services are required on an "as and when required" basis for the period December 1, 2004 to December 31, 2005. The City intends to create and implement a Standing Order program with qualified Contractors from whom the City will engage in services on a rotational basis.

An Open House Meeting will be held on Tuesday, October 12th from 5:00 pm - 7:00 pm at the City of Kawartha Lakes, City Hall (Victoria Room), 26 Francis Street, Lindsay, ON

Documents can be obtained from the Purchasing Division, 322 Kent St. W., Lindsay ON, or by calling 705-324-0580, Ext. 202 or 1-877-324-9870, Ext. 202 or Fax 705-324-7058.

SEALED PROPOSALS, marked as to contents, will be received by the City of Kawartha Lakes, Purchasing Division, P.O. Box 2600, 322 Kent St. W., Lindsay ON K9V 4S7 on or before 11:00:00 a.m., local time:

TUESDAY, NOVEMBER 9th, 2004

Under no circumstances will facsimile or late bids be accepted or considered. The City of Kawartha Lakes relies on this advertisement to provide public notice of this business opportunity and is not obligated to notify any potential bidders in any other manner. For further information please contact Sheridan Graham, Purchasing Manager, by calling 705-324-0580, Ext. 245 or 1-877-324-9870, Ext. 245.

The lowest or any proposal will not necessarily be accepted.

Sheridan Graham
Purchasing Manager

Don't miss a thing!

**To
subscribe
to the
Echo,
call
457-1037**



Alan Cooper piped in his Aunt Shirley Rapson, Uncle Ken Rapson and family members to a 50th wedding anniversary celebration at the Wigamog Inn.

Wedding bells, old and new, ring out in West Guilford

On Saturday, Oct. 2 at the United Church in Haliburton, Teresa Johnston, daughter of Bruce and Shirley, married Scott Bird, son of Robert and the late Diana. Rev. Harry Morgan officiated the ceremony.

The wedding party was a real family affair. Maid of Honour and Best Man were the bride's cousin Jennifer and her husband Don Kidd; also in attendance were Scott's sister and brother-in-law Steve and Kelli Churko, the bride's brother and sister-in-law Darren and Teresa Johnston. Completing the party were flower girls Rachel Churko and Rebecca Kidd throwing petals as they came up the aisle.

Most fitting, if you know Scott, is that the ring bearers Logan Churko and Callen Johnston walked up carrying fishing poles and joined Jacob Kidd who was standing in as an usher. San Johnston, who was too young to walk with the boys, was dressed in a tux and was also a part of the group.

Special guests from England were on hand for this wonderful day. Other family and friends, travelling from Uxbridge, St. Catherine's and surrounding areas, all enjoyed this joyous time with the happy couple.

In the early 1950s, while working at Wigamog Inn Ken Rapson met and fell in love with Shirley Cooper, and in 1954 they were married. So it was only fitting that 50 years later they returned to where it all began.

Surrounded with family and friends Ken and Shirley were piped into the Wigamog dining room by their nephew, Alan Cooper. It was a special evening put together by their children and grandchildren, Michael, Wende, Marty, Cyd, Mackinze, Thomas, Spencer and Alex.

In attendance were three members of the original wedding party. The maid of honour and the bride's sister, Evelyn Bradley, presented the couple with a lovely poem. The best man, Ken's brother Bill, told of pleasant memories of earlier days. Rounding out the brides maids was family friend Gwen Sutton. Stories were told and two beautiful songs were sung as a tribute to Ken and Shirley by friends Lorraine Williams and Josie Paulite.

community news
west guilford
Cheryl Cooper

A delicious meal and great stories made for a wonderful time for everyone. So here is wishing them the very best on the next fifty!



Shirley and Ken Rapson met while working at the Wigamog Inn so they celebrated their 50th anniversary there with family and friends.



There's something good in every one of these cans.

Every aluminum and steel can that gets recycled is put to good use. Empty aluminum beverage cans are turned into brand new cans - often back on store shelves within 60 days. Steel cans are turned back into food containers, too, but they can also become parts of automobiles, bridges or even new houses. Aluminum and steel cans can be recycled over and over, infinitely.

Making new products from recycled material uses much less energy than making them from raw materials. And the more cans you recycle, the more money your municipality raises to finance its recycling program.

We're half way there.

Right now, about 50% of all cans in Ontario get recycled. The ones that don't are wasted, ending in landfill

sites rather than being put to valuable use. Let's all put more into our Blue Box, and get more out of it.

Can we put more aluminum and steel cans into the Blue Box? Can we divert needless waste from landfill sites? Can we save more energy? Can we put every empty can to good use?

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To subscribe to the Times,
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Space provided through the Canadian Newspaper Association and Ontario Community Newspaper Association and their members as part of Stewardship Ontario's Blue Box Program in co-operation with Waste Diversion Ontario. The development of this ad is funded by Alcan and Dofasco.

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Monmouth Township
Non-Profit Housing Corporation
Phone: (705) 448-3652 Fax: (705) 448-3652

REQUEST FOR TENDERS
APARTMENT ROOF REPAIRS

- To remove aluminum soffit and fascia on main building.
- To cut and remove any plywood between rafters to allow for better ventilation to alleviate ice build-up.
- Remove any loose insulation that is blocking airflow.
- To replace soffit and fascia.
- Clean up any refuse associated with project.
- Be ready to supply proof of WSIB coverage and Insurance.

Please provide a written quote and submit to Mapview's Office by October 15, 2004.

Lowest or any Tender will not necessarily be accepted and the Corporation reserves the right to award any portion thereof.

P.O. Box 70, Wilberforce, ON K0L 3C0



Municipality of Highlands East
Notice
Sale of Municipal Lands
by Public Tender

Take notice that pursuant to Section 268 of the Municipal Act, S.O. 2001, as amended and By-law 2003-29 the Council of the Municipality of Highlands East has declared the following municipally owned lands in the geographic Township of Bicroft surplus lands by resolution 2004-353A passed the 14th day of September 2004.

- pt lot 12, con 5, plan 433LD- 5.57 acres-Dyno Estates
- pt lot 27, con 10, plan 555LD-4 to 5 acres-on Paudash lake-Bicroft Heights
- pt lot 29, con 10-66 acres-Bicroft Mine Road
- pt lot 31, con 10, plan 376 blk KL&ptBlkA-6.62 acres more or less-commercial-Highway 118
- pt lot 31, con 10, plan 376 pt blk A-1.24 acres-commercial
- pt lots 31&32, con 10-30.5 acres more or less-Bicroft Mine Road
- pt lot 22, con 11, plan 396 lot6-1.33 acres -Lakeshore-private road
- pt lot 31, con 11, plan 373, blk KG-1.46 acres-Monck Road
- pt lot 31, con 11, plan 368 lot 41-.15 acre not serviced-Monck Road-great addition lot
- pt lots 31&32, con 11 plan 368 lot 47-.15 acre-serviced-fee for hook up-Monck Road
- pt lot 31&32, con 11, plan 368 lots 72 and 73-.26 acre-serviced-fee for hook up-Hemlock Rd
- pt lot 32, con 11-11.09 acres
- pt lots 31&32, con 11, plan 376 blk KJ -1.36 acres-Monck Road
- pt lot 32, con 11, plan 368 lots 187&206-.29 acre-Monck Road or Short Road
- pt lot 32, con 11, plan 368, lots 188&189-.39 acre-Monck Road
- lot 31, con 12-100 acres-landlocked

TAKE FURTHER NOTICE THAT sealed tenders marked "Land Tenders" are invited for the purchase of the lands described above. Sealed Tenders will be received up until 2:00 pm EST on November 12, 2004 at the Municipal Office in Wilberforce, Ontario. Tenders must be submitted in the prescribed form and must be accompanied by a deposit in the form of money order, bank draft or certified cheque payable to the Municipality of Highlands East and representing 20% of the tender amount. Tenders will be opened the same day at the Municipal Office at 2:30 pm EST.

HIGHEST OR ANY TENDER NOT NECESSARILY ACCEPTED.

The purchaser shall be responsible for all costs incurred or required to dispose of the real property.

For further information regarding this sale and a copy of the prescribed form of tender, please contact the municipal office.

Sharon Stoughton-Craig CAO/Clerk Treasurer
Municipality of Highlands East
Box 295, Wilberforce, Ontario
K0L 3C0
Phone 705-448-2981
Email highlands@on.aibn.com



NOTICE OF PUBLIC MEETING
PROPOSED AMENDMENT TO ZONING BY-LAW 77-32
MUNICIPALITY OF DYSART ET AL

- DATE: Monday November 1st, 2004.
- TIME: 5:00 pm.
- LOCATION: Council Chambers in the Municipal Office, Haliburton Ontario.

APPLICATIONS:

1. Lands of The Corporation of the Township of Algonquin Highlands:
 - Purpose and Effect: to permit the use of the property for a single family dwelling (which can include a bed and breakfast establishment) and an airplane hanger.
 - Zone change from "RU" and "RR-14"
 - Location: Part Lot 1, Concession 5, Guilford Township (Green Lake Road. The property is also referred to as "The Sisson House").
 2. Lands of Morrison:
 - Purpose and Effect: to permit the use of the property for seasonal residential purposes.
 - Zone change from "SR" to "SR1-5" and OS-1.
 - Location: Part Lots 8 and 9, Concession 4, Havelock Township (Paddy's Bay of Kennisis Lake).
 - This application is a condition of application for consent H-187/2003.
- IF A PERSON OR PUBLIC BODY that files an appeal of a decision of the Municipality of Dysart et al in respect of the proposed zoning by-law, does not make oral submissions at a public meeting or make written submissions to the Municipality of Dysart et al before the proposed zoning by-law is adopted, the Ontario Municipal Board may dismiss all or part of the appeal.
 - FURTHER INFORMATION: including the draft by-law is available from the Planning Department at the Municipal Office during regular office hours (9:00 am to 5:00 pm, Monday to Friday) or by phoning 705-457-1740.

Dated at the Township of Dysart, this 5th day of October, 2004.

Patricia Martin, MCIP, RPP
Municipal Planner



NOTICE OF COUNCIL MEETING
TO CONSIDER AN APPLICATION
TO PURCHASE ROAD ALLOWANCE
MUNICIPALITY OF DYSART ET AL

- DATE: October 12th, 2004
- TIME: any person who wishes to address Council should contact the Planning Department for a delegation time.
- LOCATION: Council Chambers, Municipal Office, Haliburton, Ontario.

APPLICATIONS:

The Council of the Corporation of the United Townships of Dysart et al has by resolution declared the following parcels of land to be surplus. These parcels of land are parts of original road allowances, allowances for road or shoreline road allowances, located in the Municipality of Dysart et al, in the County of Haliburton.

1. Applicant: Barber
Location: Kennisis Lake
 - Road Allowance on Registered Plan 588
 - Part of the Road Allowance for West Shore Court, Plan 588, Township of Havelock.
 - Defined as Part 5 on Plan 19R-7840, prepared by Paul Wilson Surveying Ltd., being available for review in the Planning Department.
2. Applicant: Massie
Location: Fishtail Lake
 - Shoreline Road Allowance
 - Part of the Shoreline Road Allowance In Front of Lot 16, Concession 8, Township of Harcourt.
 - Defined as Part 1 on a preliminary plan of survey, prepared by Paul Wilson Surveying Ltd., being available for review in the Planning Department.
3. Applicant: Morrison
Location: Haliburton Village
 - Allowance for Township Road
 - Part of the Road Allowance for Pine Avenue, Registered Plan No. 1 - Town Plot, Township of Dysart.
 - Defined as Parts 2, 3 and 4 on a preliminary plan of survey, prepared by H. Curry Bishop, OLS, being available for review in the Planning Department.

NOTICE IS GIVEN that the Council of the Corporation of the United Townships of Dysart et al proposes to consider and if deemed appropriate enact at its meeting as noted above, a by-law to close, stop-up and convey the portions of road allowance described above.

BEFORE PASSING the said by-law, the Council of the Corporation of the United Townships of Dysart et al shall at its meeting to be held as noted above, hear in person or by his counsel, solicitor or agent, any person who claims that his land will be affected by the said by-law.

ADDITIONAL INFORMATION is available for review from the Planning Department at the Municipal Office during regular offices hours (9:00 am. to 5:00 pm. Monday to Friday).

DATED at the Township of Dysart, this 16th day of September, 2004.

Patricia E. Martin
M.C.I.P., R.P.P.
Municipal Planner



DARREN LUM/Echo



Tea, anyone?

Indigo Moran, 7, and Sydney McIver, 11, (in the photo at left) were serving tea at St. Peter's Church Saturday, Oct. 2 during the church's Highland Tea. Serving scones, sandwiches, Scottish shortbread and tea, the event brought Studio Tour enthusiasts and other people out of the cold and wet. The tea was poured from 11 a.m. to 5 p.m.

Writing workshop planned

The Haliburton Highlands Writers' and Editors' Network is presenting a writing workshop on Saturday, October 23, at Sunny Rock Bed & Breakfast (Scott's Dam Rd., off County Rd. 1).

If you are writing your memoirs, involved in genealogy, or tackling the history of your home or hometown, this workshop will be an opportunity for learning and sharing you won't want to miss.

Held in the Pine Studio from 9 to noon, the workshop will be followed by a deli-

cious lunch of soup, salads, finger sandwiches and decadent desserts. Participants may then book private discussion time with the instructor and relax into an afternoon of writing.

Cost (includes lunch): \$40 for HHWENmembers; \$45 non-members.

Instructor Marjorie Ludlow Green is a substantive and stylistic editor, freelance journalist and historian who has been mentoring and motivating writers since 1987. For information or to register, call her at 286-2592.



Ross Memorial Hospital Strategic Plan 2005-2010 Inviting Public Participation

The Ross Memorial Hospital Board of Governors recently launched the development of its next Strategic Plan. This Plan will cover a timeframe of the next 3 to 5 years and will be of much assistance to the Hospital in the development of its future role and function in order that it may best meet the priority program needs of our community. This project will commence immediately and should be completed by January 2005.

As this is an important project, which will help determine the future development of hospital programs and facilities, it is our intention to provide opportunities for input from our external stakeholders. Therefore, we are now seeking participation from the community we serve, and would like to develop a focus group to gather input for this important process.

We know you are busy, and for the best use of your time, members of the focus groups will meet once or twice and be provided with drafts of information in advance of the meeting. This will give you the opportunity to consider new ideas prior to the meeting.

If you are interested in assisting with providing input to our Strategic Planning process by serving on a focus group, please contact us by Friday October 15, 2004 through Julia Bryan, our Coordinator of Employee & Community Relations at (705) 328-6246 or by email to jbryan@rmh.org

Strategic Plan 2005-2010
Attn: Julia Bryan,
Coordinator of Employee & Community Relations
Ross Memorial Hospital
10 Angeline St N
Lindsay, ON
K9V 4M8



Executive Home/Cottage located on Clement Lake

This beautiful and spacious dwelling includes four bedrooms and two bathrooms, with a fully finished basement. Extensive decking, and a stone path leads to the water's edge.

Listed at \$299,900



Extremely tidy family cottage ...

with three bedrooms and one full bath. Updated kitchen and newer windows. There is neutral décor and open concept design. A nice lot with a child-friendly shoreline and beach area.

Asking \$228,000



Haliburton Highlands Nature at its best!
176 acre retreat estate type property with a private lake, and a well treed hardwood bush. This three bedroom home/cottage sits at the water's edge. Many possibilities for this property.

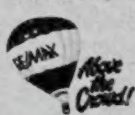
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Asking \$249,000



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Geoff Bunn & Miranda Newman
Sales Representatives

Re/Max Haliburton Highlands Realty Ltd
Bus: 705-457-1011 Fax: 705-457-3250
email: GeoffandMiranda@hotmail.com



It's time to nominate a Highlander of the Year

Once again it's time for everyone to consider whether there is a business, an individual or a group in our community worthy of recognition as Business of the Year or Highlander of the Year. Although nominees for Business of the Year are limited to Haliburton Highlands Chamber of Commerce members in good standing, the Highlander of the Year can be awarded to any individual or group in our community.

Nominations will be open until

October 8, at which time a Chamber committee will review all submitted nominations to ensure that all eligibility criteria have been met. The acceptable nomination forms will then be posted on the Chamber website for review by members and the voting will take place through the website. Voting will continue until October 20, at which time the winners will be determined.

The Business and Highlander of the Year will be announced and intro-

duced at the Annual General Meeting on Friday, October 22 at the Delta Pinestone.

Nomination forms are available at the Chamber office on Hwy. 35 in Minden. Call 286-1760 for details or e-mail charlene@hhchamber.on.ca.

Meanwhile, the Chamber announces that local resident Brigitte Gall, host of the popular television show *Me, My House and I*, as well as the past host to *World's Greatest Spas*, will be the AGM's keynote speaker.



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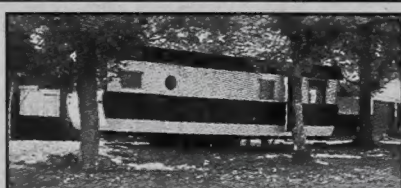
PINE LAKE \$329,900.

Sand beach, west exposure, level manicured lot. Brick home w/6 bedrms. & 3 baths. In-law suite on lower level. Lge. garage. Boat 3 lakes.



WOLFE LAKE

Cozy 2 bdrm. cottage with 152 ft. frontage. Large lot with boathouse at water's edge. Adjacent to Crown Land for ultimate privacy. Full furn., just move in! \$139,900.



COUNTY ROAD #3

Beautiful lot with view of Paradise Lake. Level lot with 2 car garage, trailer & camper trailer. \$44,900.



MOUNTAIN STREET HALIBURTON VILLAGE \$89,900

Cozy 3 bdrm. home, lge. kit. w/pine cabinetry, sep. dining and airtight stove. Separate garage.

EXCELLENT BUILDING LOTS

2 @ \$17,900 IN TOWN
SOUTH KASHAGAWIGAMOG RD. \$34,900.
KELSON ROAD, INGOLDSBY \$29,900.

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You can get involved

Race Through the Lakes will help the United Way

For all those who have ever wanted to bring a little "reality TV" into their own lives the United Way for the City of Kawartha Lakes, Big Brothers Big Sisters of Kawartha Lakes - Haliburton and the City of Kawartha Lakes offer the Race Through the Lakes, being held Saturday, Nov. 6.

This event, inspired by the popular reality television show *The Amazing Race*, will see 40 teams of four contestants each straining their problem-solving skills and strategy to the limit as they compete to be declared champions. Beginning at 10 a.m., contestants will set out from the Kent Place Mall in Lindsay, home to the United Way, and begin racing their way all across Kawartha Lakes from Pontypool to Kinmount, Woodville to Bobcaygeon.

Teams will have only seven hours to visit at least six of the 10 locales feature din the rally. This year the race will include Lindsay, Bobcaygeon, Kinmount, Norland, Kirkfield, Woodville, Oakwood, Omemee, Bethany, and Pontypool. At each of these communities, contestants will find a chick-in point where their Race Passport will be stamped and they will receive a list of clues for that area. The value of each clue depends on its complexity and duration and since it will not be possible for any team to answer every question in the time provided, a well-planned strategy is essential.

The cost of entry is \$25. per person before Nov. 1 and \$30. per person after that date. Contestants can register a full team (four people) or enter as individuals. Each team must contain at least one person that holds a valid G-class driver's license and is responsible for providing their own vehicle. Contestants under 18 years of age must also obtain the signa-

ture of a parent or guardian before they may participate. All contestants must fully comply with the Race rules and regulations provided at the time of registration.

Registration is limited. Call 324-6800 today for details and registration.



Graduate

Meggan Audrie Winsley recently graduated from York University with an Honours degree in Fine Arts. She is currently employed with the Toronto Board of Education.

FOR LEASE

Newly renovated 620 sq ft retail space for lease in the VILLAGE BARN, main street HALIBURTON, available immediately. High traffic area with excellent visibility, ample parking. All inclusive rent of \$850.00 plus GST per month.



Call 457-3414 for further details.

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Post your paper angel for Angels of Hope

Local retailers will be posting paper angels in their windows in what is hoped to be a growing display of support for a local non-profit program.

SIRCH Community Hospice for Haliburton County provides trained volunteers who support individuals with a life-threatening illness as well as their family and friends. Hospice is a concept of care ... one that focuses on life not death and quality rather than quantity of life.

Patrons will be encouraged to donate \$2. for a paper angel, to be posted in the store window with the patron's name, or

the name of a loved one "in memory". Or you can just leave it blank.

The Hospice angels of hope can be found at these participating stores from October 7th to October 16th.

In Haliburton: Haliburton IGA, Easton's Valu-Mart, Stedman's V&S;

In Kinmount: Kinmount Foodland

In Minden: Easton's Valu-Mart, Dollo's IGA, Stedman's V&S

In West Guilford: West Guilford Shopping Centre

In Wilberforce: Wilberforce IGA

Demand for Community Hospice has increased continually for the past num-

ber of years. Hospice is funded 57% by the provincial government which means about \$30,000. must be raised locally each year to keep up with the demand for service.

It is hoped that by funding this signature event during the Provincial Hospice Awareness Week it will significantly raise the profile of this vital program in our community.

Please help make a difference in someone's life.

For more information or to donate to Hospice go to www.sirch.on.ca and click on community services.

AFFORDABLE LAKEFRONT LOTS

WEST LAKE -

A rare opportunity to buy affordable waterfront in Haliburton. 2 good building lots on pretty West Lake, 15 kms. from Haliburton Village, close to Sir Sam's ski hill. Good swimming, fishing, and boating. Large, natural frontages. Nicely wooded. Municipal road with hydro and telephone to lots.



Lot 4: 210' of lake frontage on .79 acres, level and easy access, western exposure. Asking \$80,000. (GST included)

Lot 8: 340' lake frontage on .78 acres, good level bldg. sites, private. Asking \$99,000. (GST included).



CRUISER LAKE

(Exclusive Listing)

Two new, large, level lots in a quiet private setting.

Good swimming and bass fishing, suitable for those who prefer a no motor lake to enjoy nature in peaceful surroundings.

Both lots have 311' lake frontage on 7 acres of mixed hardwood and coniferous trees. Level bldg. sites with easy access off short private road. Municipal road is nearby and hydro is at the lot. Telephone avail. in 2005. Priced at \$150,000. (GST included).



NEW COTTAGE - REDSTONE LAKE

Elegant 1850 sq. ft. yr. round cottage being built on pristine Redstone Lake, features large liv. rm. with cedar cathedral ceiling, fireplace, maple flooring, shaker-style kitchen in hickory, dining rm., and 3 bedrooms with 2 baths. Large master bedroom has ensuite with jacuzzi and deck.

Decks across front of dining room and screened porch. Lower level is not completed but is partitioned for 2 extra bedrooms, bath, laundry, games room and lge. family room with walkout to deck. The lot is level and private with clean rock and sand shoreline. Excellent swimming, fishing and boating. Priced at \$549,000. (GST incl.)



For more info on these properties and our Kennisis Lake Lots
go to our website: www.vaseyrealestate.com

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SPRUCE LAKE

Cozy warm pine finish cottage on a level sand beach lot with southern exposure. Sleeping cabin for extra guests. Boating on 2 lake chain, Drag & Spruce lakes. \$229,900.

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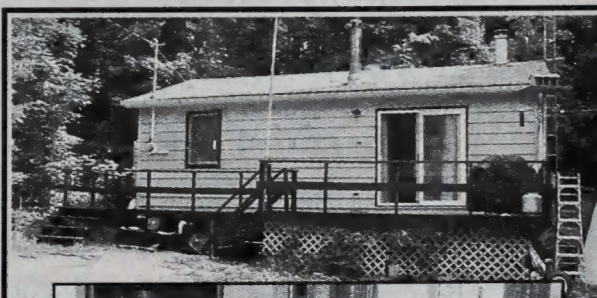
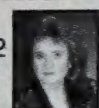
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WENONA LAKE

Fully winterized 2 bdrm. cottage or home w/access to Wenona Lk steps away. Well insulated w/2 lge. bdrms., 4 pc. bath, open concept living/dining/kit. Drilled well, septic & additional storage shed. W/out from LR to fam. sized deck. \$74,900. A must see.

BOWES & COCKS

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Fair board wants you to come for dinner

The hills and valleys are alive with glorious colour. It must be autumn in the Highlands. With Thanksgiving weekend approaching nature has done its part to set the stage for a few days of rest and even giving thanks.

The churches in Wilberforce and area welcome everyone to services to give thanks. The Wilberforce Agricultural Fair Board is preparing their annual turkey dinner for everyone's enjoyment. It's at the Lloyd Watson Centre on Saturday, October 9, at supper time. Always a fine meal for which we can be thankful.

Several women including Sandra Hall, Joyce Holmes, Elsie Lewis and Hilda Clark from St. Margaret's Church were part of a fine day of fellowship, worship and learning at the Anglican Church women's Fall Deanery Day last week.

On Thursday, September 30, they and about 40 other met at St. James Kinmount. Dorothy Thayer, Ave Petch and Cathy Stouffer from St. George's Haliburton's ACW also attended along with others from St. Paul's Minden, St. Peter's Maple Lake and other churches

across the Deanery. Speaker Diocesan ACA President Marion Saunders gave an inspiring presentation which included slides taken on a trip to India a few years ago.

There will be a General Meeting of all Curling Club members at the club on Thursday, October 7 at 7 p.m. This replaces a cancelled meeting last spring because of the death of a club member. Do come out to support and volunteer.

Curling registration will take place Thursday, October 21 from 7 to 9 p.m. at the club. Curling leagues will start on November 8, 2004.

On Thursday, October 14, there will be a dessert and tea get-together at St. Margarets at 1 p.m.

It will be followed by a video and the draw for a small raffle that is being held. All welcome.

Best wishes to Sharold and Anthon Smith who have been operating X-Roads, the restaurant in Wilberforce for a year. They are now the owners and are providing a great, much appreciated service in the village.

community news

wilberforce

Hilda Clark
448-2018

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For more information on this listing or other property listed in the Haliburton Highlands contact us at: 705-457-2220



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Announcing the grand winner for the "Trip for Two" to Puerto Vallarta, Mexico, compliments of Cathy Lancia... **CONGRATULATIONS Bill Huff and Helen Boucher!!**



Enjoy this gently elevated lot with a wide open Southern view of Little Kennisis Lake. Attractive Chalet cottage with pine interior, contemporary kitchen and cozy woodstove. Bunkie with kitchen. **\$359,700.**



Fabulous new Eco-Log building, 1950 sq. ft., being sold unfinished, c/w stone fireplace, furnace, water and septic systems. Environmentally friendly, million dollar view of Redstone Lake. 315 ft. of rock & sand shoreline. **\$549,700.**

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NEW

GULL LAKE WATERFRONT

\$329,000.
TREB MLS# X535093

OPEN HOUSE SAT. OCT. 9, 2-4 P.M.

NEW GULL LAKE WATERFRONT

150' of Beautiful shoreline on much sought after Gull Lake. Deep, clear, clean, blue water. Million Dollar Views. New 4 season cottage custom built from pine trees milled onsite. Absolutely gorgeous. 2 car attached garage plus workshop with lots of room to add on, or building new.

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\$1,250,000. Resort/Retreat on 40 acres with 650 feet of south facing sand beach. Fabulous main lodge building has 8 bedrooms with ensuites, commercial kitchen, and several break out meeting rooms, also 12 cabins, new appliances and finishes. This unique offering awaits your new business and marketing concepts.

\$699,000. FIRST AD!!! Exclusive Fitness Centre well established reputation and solid clientele, nestled into 4 acres with 2,700 sq. ft. home, swimming pool, on #118 in Haliburton.

\$759,000. FIRST AD!! Storage business and antiques, on 4 prime acres #118 Haliburton. Very clean operation with retail, storage units, & detached 3 bedroom home.

\$625,000. Power of Sale. 9,984 square feet of former automotive dealership, complete with 18 ft. shop, 8 drive in bays, hoists, offices and luxury 3 bedroom apartment all on Prime corner 6.7 acres at #118 & Harburn Road, Haliburton.

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I would like to Thank Everyone who helped make the Summer of 2004 such a successful one and Wish all a Safe and Happy Thanksgiving.

"Anthony is always a wonderful guy to deal with. His professionalism helped our sale move along quickly. I have and will continue to refer Anthony to anyone looking to sell their property." Barb & Doug Meaher

"The thing I like the most about Anthony is that he was able to deal with our less than perfect selling and buying conditions which consisted of selling two properties and buying another." Lynne Roche

Anthony is an amazing salesperson, his correspondence, communication and the way he handled the sale was great...Keep up the good work!" Helen Gaidatsis

"your appreciation and concerns for her situation and the guidance you provided certainly smoothed the process and gave her considerable comfort. Thank you again" Bob Caskie



HALIBURTON LAKE \$379,900.

4 bdrm., 3 washrm. custom built home w/almost 3000 sq. ft. of luxury living. Well treed level lot w/clean sand shoreline & expansive view. Shows to perfection.



LOCHLIN \$124,900.

Lge. 3 bdrm. bungalow on yr. rnd. mun. rd. Home has self cont. inlaw apt. w/sep. entrance, spac. master w/full 4 pce. ensuite, wood stove, pine wainscotting, sep. DR, eat-in kit.



HWY. 503 - TORY HILL \$129,900

Easy access off Twp. rd., dble. driveway w/ample parking. Well treed lot w/fruit trees & sunset with western view of McCue Lk. Close to old utility trail & dock at Lake. Great fishing.



CLEMENT LAKE ROAD \$107,700.

Neat & clean 3 bdrm. bungalow w/full bsmt. in Wilberforce village, within walking dist. to all amenities. Nice lge. level lot w/ample parking, easy access off twp. rd. Pleasure to view.



DOVER COURT \$227,400.

Country setting w/in town convenience. Nicely landscaped well mature treed lot w/very priv. rear fenced in ground heated pool. Lg. open concept 3 bdrm., 2.5 washrms., mn. flr. fam. rm.



COUNTY ROAD #7 \$149,900.

DO YOU LOVE TO FISH? This is a dream come true. Own your own well est. Bait & Tackle store. This property features a 24x32 port. w/bait shop refrig. worm cooler, barn & 10 dog kennels.



LONG LAKE \$69,900.

Clean & neat 2 bdrm. fully winterized home on a well treed priv. setting close to deeded access point on Long Lake. Year round township rd., backs onto Crown land. SHOW & SELL!



TROOPER LAKE \$269,900.

Modern open concept custom built 3 bdrm., yr. rnd. WF home. Lge. bright eat-in kit. w/built in appl., pine ceiling & parquet flring, m. ensuite mn. flr. laundry, several w/out & skylights.



GREEN LAKE \$329,900.

Privacy Plus - Spec. 81 acre parcel surrounded by Crown land on 3 sides, mature mixed bush, shared 16 acres, stocked pond & fronting on priv. Green Lk. Totally self cont. 2000 sq. ft. yr. rnd. home w/3 bdrms., 2 fl washrooms & 3 outbuildings.



KENNISIS LAKE \$594,900.

Charming 4 bdrm. chalet style home fin. in half pine log siding on a full partially fin. w/out lower level. Also incl. oversized dble. garage w/loft, lakeside boat house w/marine railway. Prime gentle sloping 123 ft. frntge., well treed priv.



BITTER LAKE \$169,900.

Prime well mature treed level point waterfront lot w/rare combination of rock and golden sand shoreline with expansive view. Private drive with ample parking off year round road, 480 sq. ft. shell basic cottage to get you started. Prime waterfront parcel.



HALIBURTON LAKE \$299,900.

Prime level private waterfront lot with golden sand rippled beach with easy access off twp. rd. situated on prestigious Haliburton Lake. Surrounded by water and beautiful views. Clean and neat basic 1400 sq. ft. cottage w/boathouse & self contained guest quarters.

For more information and pictures visit
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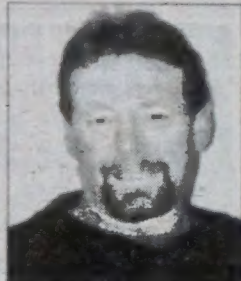
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What a view of prestigious Kennis Lake. Algonquin type lot, deep water, deck & dock at water. 2 bdrm A frame cottage. Vendor used cottage this past winter, has winter water system but needs some upgrades to make fully winterized. Ideal for summer retreat or snowmobilers. \$309,000.00



BEST OF BOTH WORLDS - PELAW LAKE/LITTLE REDSTONE
3 bedroom with loft, open concept, mostly pine interior. 1580 sq ft plus 1344 sq ft on lower walk out level insulated and ready to finish off. Cabin for extra guests. Level lot 161 ft frontage and 700 ft deep. Very private, scenic property. Enjoy the quiet of Pelaw Lk and the big lake boating of Redstone. \$449,000.00



BRADY LAKE
Wow! A pleasure to show, neat, clean, beautifully decorated & every corner used in this 3 bdrm, 1140 sq ft home/cottage. 3 pc ensuite & balcony off guest bdrm, oak kitchen, cedar cathedral ceiling in LR with w/o to 3 sided deck. Sand beach, deep water & open lake view. Fully insulated 2 car garage. \$289,900.00



LITTLE REDSTONE
290 ft sand. Square timber/2900 sq ft living space, 6 bdrms, 3 baths, hot tub, fireplace, double garage, loft. Level lot, 290 ft sand beach, SW exp. Privacy! \$925,000.00

Kennisis - 229' fr. - VTB \$185,000.
Kennisis - 250' fr. - 2 acres \$269,000.
Kennisis - 800' fr. - 8 acres \$575,000.
Near Minden - 50 acres VTB \$79,900.



129 ACRE RETREAT-PRIV. LK.
Swim, ski, fish in your own lake. Old country charm with 5bdrm+loft, 2 wash rms, stone fireplace, Lrg deck. Potential of 60 acres gravel, timber, lots, camp, retreats. \$1,200,000.00

FOR MORE PHOTOS CHECK: www.gloriaandcindy.com

Wishing you good food and good company

One evening this past week Mel and I took a hike to the top of our favourite lookout point. From this vantage place the forested view below never ceases to stir my senses. A whisper of wintry chill brushed our faces as we gazed upon the warm shades of red, green, orange, burgundy and gold. Leaves of all colours carpeted the earth below our feet. A large woodpecker drummed out his tune on an old birch tree and a partridge took hasty flight as we neared his secret hiding place behind an old log all blanketed in a soft cover of green moss. A hazy sun setting in the blue-pink sky completed the scenic moment. Autumn has come to the Harcourt area and along with autumn comes that wonderful family celebration of Thanksgiving. We wish everyone a very Happy Thanksgiving as you enjoy good food, good company and your picturesque surroundings.

With autumn comes school and yellow buses. For little ones, it means getting on and off the bus safely with a "bus buddy." Our Rachel's bus buddy, being not aware she was to take Rachel to her classroom, left "not-quite-four-year-old" Rachel in the front lobby of the school. For many children her age, who have been at school for only one full day, this would have been overwhelming. Our "spunky monkey" took charge of the situation, walked up to the nearest adult, pulled on her blouse and said, "Excuse

me, excuse me, I am lost!" Fortunately, the principal recognized her as a new JK and took her to her room. Children grow up so fast.

Fall also brings Harcourt's Big Fall Bingo on October 16. The Harcourt Bingo Committee hosts this great fall event. There will be two \$500 jackpot prizes to be won plus a number of other money prizes. Doors open at 5:30 p.m. and games get underway at 7 p.m. For more information call Debbie Shatraw at 448-3155. You must be 18 years of age to play.

Don't forget that Harcourt Community Centre continues to offer:

- Bingo every Wednesday evening starting at 7:30 p.m.

- Progressive Euchre every Thursday starting at 7:30 p.m. This is a smoke-free evening. A break is provided in order that people might smoke outdoors. For further information please call Mel Smith at 448-3640.

October 10: Ross Kearney will be the speaker at the Harcourt Community Chapel starting at 7 p.m. For more information, please call 448-CARE (2273).

October 29: The Harcourt Community Centre will be hosting a Halloween Pre Teen Dance for children aged 7-16 years. There will be prizes for best costumes. Dance starts at 8 and ends at 11 p.m. Admission is just \$3. Music by D.J. Please note, parents are very welcome to come and stay.

community news

harcourt

Valerie Smith
448-3840



DARREN LUM/ECHO

Star bright

Chapter 230 of the Order of the Eastern Star performed its installation of officers on Wednesday evening, Sept. 30. (l-r) Outgoing Worthy Patron Ron Mark and his wife, Worthy Matron Margaret Mark, were proud to stand with the incoming Worthy Matron Elect Sharon Matthews and her husband, Worthy Patron Elect Ray Matthews.



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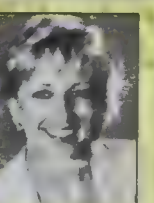
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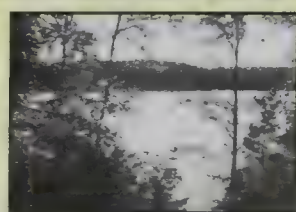
FABULOUS LOG BEAUTY!
Absolutely stunning Confederation log cottage w/all pine int., soaring cath. ceilings, 3 bdms., master loft, open concept, lge. private lot on Little Kennis Lake! \$419,000. Ask Derrell & Kim Stamp for details.



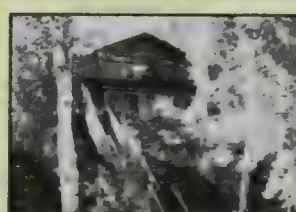
HALIBURTON BY THE LAKE
Fabulous level lot on 5 lake chain and in one of Haliburton's most sought after locations! Southern exposure, great view, walk to all amenities! \$199,900. Call Derrell & Kim Stamp



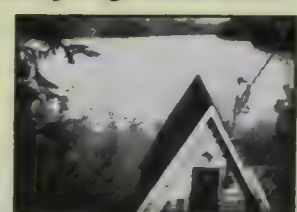
SOYERS LAKE
Spectacular custom built home/cottage on very private natural lot. Stone FP, vaulted pine ceilings, custom kitchen, hardwood floors, 4 bdms., master w/ensuite, fully fin. lower level. \$699,000. Call Derrell & Kim Stamp.



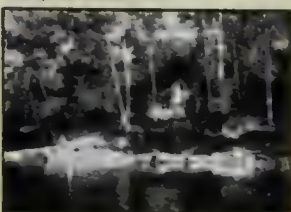
PRIVACY PLUS
Absolute privacy & nestled among mature trees! Super cottage w/open concept & pine interior, drilled well, comes fully equipped. Just a short stroll to Wenona Lake! \$67,900. Call Derrell & Kim Stamp.



MISKWABI LAKE LUXURY
4 season cottage/home on one of most priv & desirable lots on pristine Miskwabi Lake. 360 ft. of clean Miskwabi shoreline, on pt. for total priv. Stunning lake view Over 1000 sq ft on mn. flr. plus full fin. bst & sunroom overlooking the lake. Custom maple kit oak floors. Det. dble garage w/carport. \$425,000. Call Susanne and Andy.



HEAVENLY VIEW
Affordability on L. Kennis Lake. This story-book cottage sits nestled into hillside of beautiful Canadian Shield bedrock. 160' of priv. shoreline for great swimming & boating. Admire heavenly view of lake from wrap-around deck! \$199,900. Adjacent vacant lot also for sale at \$112,000. Call Susanne & Andy.



167 ACRES ON LONG LAKE
Two lge. and priv. stretches of beautiful shoreline on the Long & Miskwabi chain. 850 ft. fringe w/charming 3 season cott. & lakeside sauna, plus an additional bldg. site nearby w/another 600' of sandy shoreline. \$449,900 for compl. pkg. Visit www.futurecottage.com or Call Susanne & Andy.



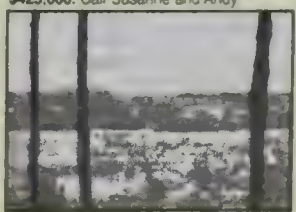
WHAT A VIEW!
Classic 3 bdrm. cottage on Miskwabi Lk. 100' of clean shoreline w/excellent privacy & a stunning big lake view. Cottage is tastefully fin. w/plenty of pine & a fireplace for chilly nights. Winter water system & year round road. Ready to enjoy and only \$229,000. Call Susanne and Andy.



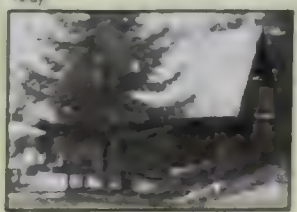
MINUTES TO SIR SAMS MOOSE LAKE - \$529,000
This exceptional 4 bdrm. executive home has it all! Boat on 2 of Haliburton's finest lakes in the summer. Enjoy skiing at Sir Sams in the winter only minutes from your own executive retreat. Call Drew Bishop for details!



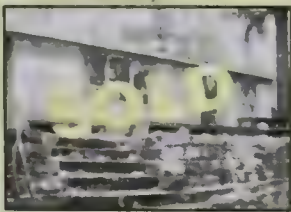
EAGLE LAKE - \$389,000
Come & play on the sandy beach at this 3 bedroom home/cottage. Boat on Eagle & Moose Lakes or sit on the multi-level deck & take in the sunsets. Call Drew Bishop for more details on this prime property.



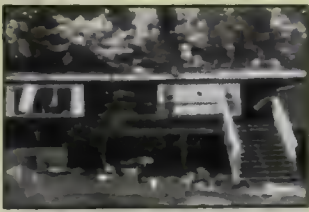
LOON LAKE AREA
Spectacular acreage with a million dollar view of Loon Lake. SW exposure for all day sun and evening sunsets. 29 acres of mixed bush. Driveway, 3 in and building site cleared. \$79,500. Call Wilfred.



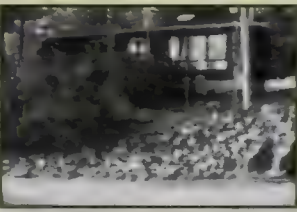
DRAG LAKE
Superb 3 bdrm. 4 season trailer with 160' of lake frontage on Drag Lake. Completely private setting on a nice wooded lot w/ west exposure for all day sun and beautiful sunsets. Fully winterized, yr. mdl. road. \$309,900. Call Wilfred.



KENNIS LAKE
Beautiful big lake view at Kennis! South facing lot with older 3 bedroom cottage, great shoreline. Your opportunity to be on the lake this summer! \$227,500. Call Lorn Roberts.



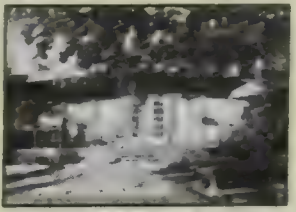
BLUE HAWK LAKE
Extremely tidy family cottage on beautiful Blue Hawk Lake. Just minutes from Haliburton, this 3 bdrm. cottage is "turnkey" w/great swimming & fishing and a fabulous view from the deck. \$229,000. Call Lorn Roberts.



DYNAMITE COTTAGE
South Exposure sand beach
The view down the lake is to die for! The cottage has 3 bedrooms, all cedar interior, charming as all get out. Big deck and a broad sand beach. Are we in Bermuda?? \$229,900. Call Lee Gauthier.



VICEROY COTTAGE HOME
Moore Lake
Beautiful hardwood floors, floor to ceiling windows - many pluses to this 3 bedroom cottage on a flat lot with easy year round access. Treat yourself only \$289,900. Call Lee Gauthier.



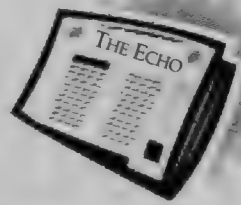
HIGHWAY 118
Well maintained 3 bdrm. home close to town. 5 college lots of pine throughout. Priv. yard w/great view of Head Lake. Full fin. bsm. w/sep. entrance, grt. potential for rental income. Att. workshop/garage. \$179,900. Call Erin Nicholls.



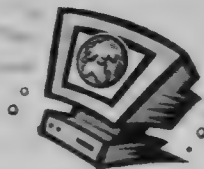
PARADISE LAKE
3 bdrm. brick bungalow, great for retirement. Features 1 1/2 baths, fireplace, full basement, double attached garage, new septic, level lot & 50 ft. of sand shoreline. \$259,900. Call Erin Nicholls.



THE ECHO Classifieds



When you place your ad in our classifieds - we put it on-line!
Check out <http://www.haliburtonecho.on.ca/classified/htm>



Phone: 705 457-1037 Fax: 705 457-3275 Deadline: Ads to appear in Tuesday's paper must be in before 5 p.m. the preceding Friday

010 FOR SALE

21' TRAILER - Good shape. Great for hunting camp, \$1,500. Call 754-3889

ACORN'S FURNITURE Living Room, Dining Room, Bedroom, Mattress Sets, Appliances, NEW! 5,000 sq. ft. Showroom "Something for every room". Haliburton Highlands Leather Specialist. Indoor - Outdoor Boat Storage. Hwy. #35 S. Minden. 286-3030. CA

AUTHENTIC NASCAR JACKETS & leather caps ie Dale Earnhardt and Jeff Gordon at Dollar Store at East-on's ValuMart Minden. Call 286-6032. Great Christmas Gift Ideas. CA

CONNELLY WAKEBOARDS/WATER SKIS - Absolute Platinum 141 w/Boss bindings, Raven 124 w/Mobe bindings, 64" and 67" Concept Stoker slalom skis. Call 457-1223.

CUSTOM MADE BOAT TOPS - Covers, Awnings, and Upholstery. We sell boat carpeting and hardware, tools, sewing supplies and large zippers. Available in a variety of outdoor and indoor upholstery fabrics, and vinyls, no-seem netting, flag, banner, sail cloths, neoprene, fleece, nylon, jersey mesh and more. Call Lise at Haliburton Boat Covers. 457-4021. CA

DAVE'S USED APPLIANCES - At the Barnum Lake Market. 24" propane gas stove, \$100. Fridges, stoves, washers, dryers, de-humidifiers. 2 km south of Haliburton on County Rd. #1. (Donald Road). Call 754-3889.

ELLIPTICAL TRAINER exercise machine. Deluxe model, like new condition. \$500. o.b.o. Call Mark 457-3698. CA

HOMELITE BACK-PACK gas leaf blower. \$100. Call 457-5302.

HONDA SNOWBLOWER - small but mighty. \$850. Call 754-1713.

010 FOR SALE

IN STOCK

- Wood pellets
- Steel and plastic culverts
- Calcium Chloride

Haliburton Lumber
(705) 457-2510

e-mail: hallumber@haliburnet.on.ca
Visit our web site:

<http://www.haliburnetlumber.com> CA

ITEMS FOR SALE - Industrial carpet cleaner, \$200.; White zig zag sewing machine, \$100.; Large box trailer built on tent trailer frame. Call 457-3650.

ITEMS FOR SALE - Kitchen table and chairs, lounge pad, chair pads, stacking stools, Kenmore micro/convection oven, Smith Corona word processing typewriter, children's record players, popcorn popper, air cleaner, end table, coffee table, place mats, towel rack. Phone 754-2549.

ITEMS FOR SALE - Large ceramic kiln; Office equipment includes: 3 room office divider, wood stove (6 months old), Fisher insert wood fireplace. Call 286-4538.

ITEMS FOR SALE - Storkcraft natural wood spindle crib with mattress (2 yrs. old), \$150.; Jolly Jumper Explorer Stroller, \$70.; Graco 2 speed infant swing, \$50.; Deluxe Exerciser with accessories (used twice), \$30. All like new. Call 489-3828 after 6 p.m.

ITEMS FOR SALE - Wood stove, double door with screen and insulated chimney, \$150.; Electric Organ, Galanti F20, 8 rhythms plus magic cord, excellent condition, \$300. Call 754-2556.

New from Amish Country! One of a kinds. Oak washstand with back \$225.; Oak flip out stepstool, \$179.; Oak large bread box, \$119.; Oak roll top desk, \$789.; Cedar chests starting at \$99.; Oak toy chest, \$249.; Shaker oak phone stand, \$179. Muskoka Furniture, 195 Wellington St. Bracebridge, Ont. (705) 645-8183. CA



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286-3082

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010 FOR SALE

PREMIUM QUALITY WOOD PELLETS and Wood Pellet Stoves & Accessories. Sale, Service and Installations. Call (705) 887-5153.

TABLE WITH FOLD DOWN leaf and 6 chairs. 1960's era. Good shape. \$400. or b.o. Call 457-9645 evenings or leave message.

ZERO CLEARANCE FIREPLACE - 42" w x 38" h, glass doors, fire brick, \$375. Call 286-3082. CA

020 WANTED

12 CU FT. OR 15 cu. ft. freezer. Call 754-3889.

BUY & SELL - Antique furniture, china, glass, jewellery, toys, and other antique items in general. Call 457-2250. CA

WANTED TO BUY - Antiques and collectibles. Whole or partial estates. Call (613) 339-2350, Fax: (613) 339-1572 or e-mail: white-saution@sympatico.ca CA

WANTED - Used downhill ski equipment for a 5 year old boy, size 13. Also: Sofa in good condition. Call 754-3339.

040 COMPUTERS

NEW/USED COMPUTERS. Sales, service, upgrade, repairs. Web Hosting and Design. R & D Computers, 457-3698. CA

050 VEHICLES

1987 DODGE 4X4 snowplow. Ladder rack, extra set tires and rims. Many new parts. Good shape, \$4,000. o.b.o. Also: 1984 Pontiac Parisienne. Low mileage, good shape, many new parts, \$1,800. o.b.o. Call 457-1284 after 6 p.m.

1991 CADILLAC FLEETWOOD - leather interior, loaded, mint condition, all service records, 187,000 kms., \$5,500. Call 286-3082. CA

1993 MERCURY TOPAZ - Certified, E-Tested, immaculate shape, \$2,500. o.b.o., low km. Call 488-2382. CA

050 VEHICLES

050 VEHICLES

1995 TOYOTA COROLLA LE - Beige, 4 cyl. manual 5 speed, a/c, extra sets of snows on 14 inch rims, good condition, 208 kms. Will certify. Well maintained. Asking \$5,000. call 489-3828 after 6 p.m.

1996 NEON - 150,000 km., good condition, gets good mileage, certified, \$3,500. Call 457-1909.

060 RV'S/ATV'S & SNOWMOBILES

2001 ARGO - 6 wheel Big Foot. Good on land or water. Hardly used. Only 24 hours on engine. Asking \$8,500. Phone 447-3320.

2001 SKI-DOO - Two up. Only 1,000 kms! Excellent condition, electric start, reverse, hand warmers, \$2,700. Call 457-3125.

ATV'S W/TRAILER - 2003 Honda Sportrax 300EX and 2003 Bombardier Rally200. Call 457-1648.

070 BOATS

1974 - 16 FT. ALUMINUM BOAT - Good condition. Asking \$450.00. Can be reached Oct. 6-8 at (905) 517-2735, Oct. 9-10 at (705) 457-1577.

CANOE - Swift Osprey solo canoe, ultralight, lightly used, \$1,790. Call 754-1713.

100 FARM EQUIPMENT

LINDSAY USED TRACTOR PARTS LTD.

Cash for used farm tractors and dozers, regardless of condition. Box 803, Lindsay, 5 miles south of Hwy. 7 on Hwy. 35 (705) 324-8331. CA

110 FIREWOOD/TREES

FIREWOOD - 14" - 16". Hardwood. Del. or pickup. Call 457-2793.

120 PETS

FOR SALE - 11 Beagle Pups, tri-colour. Both parents excellent hunting dogs. Call after 7 p.m. Ask for Mike, 754-2651. CA

140 REAL ESTATE

BUCKSKIN LAKE - Three bedroom well cared for cottage on beautiful small, quiet, clean lake. New deck and roof. Private drive, \$170,000. Call (905) 433-4055 weekdays or (705) 448-3362 weekends.

DRAG LAKE COTTAGE FOR SALE - 466 ft. of waterfront with 2.74 acres of privacy! Cottage is well maintained with pine interior and solar power. Asking \$399,000. For more information please call Susan at 457-1596. CA

LOOKING FOR LAKEFRONT PROPERTY - Suitable for simple cottage. Call (905) 830-8210.

150 COMMERCIAL SPACE

PRIME COMMERCIAL SPACE - For lease, Hwy. 35, Minden, approx. 2,500 sq. ft. Call 286-2994. CA

PROFESSIONAL OFFICE SPACE for rent. Upper level Halco Plaza. Call 457-3166 for details. CA

160 FOR RENT

1 BDRM. BASEMENT APARTMENT - for rent in West Guilford. \$500./mo., non-smoker, available immediately, includes hydro & satellite. Call 754-4277.

APARTMENT FOR RENT - 1 one bedroom apt. located in Minden. Available Sept. 1/04; Room for rent in Haliburton. Available in October. Call 457-1892. CA

AVAILABLE NOVEMBER 15 - Four bedroom house, 2 baths, private large lot. North Water Street, overlooking Gull River, Minden. Oil, electric, and wood heat. \$800. + utilities. Non-smoking. No pets. Call 286-1876.

BACHELOR APT. FOR RENT - Horseshoe Lake, lake view, available Oct. 15 - May 31/05, \$500. (inclusive). Call 489-2808.

BUNGALOW 3 BDRMS., (1 in basement). \$700./mo. plus utilities, first and last, 1 yr. lease, references required, walk to town and schools. Call 457-5071.

FRESH, NEWLY RENOVATED - 2 bedroom apt. from \$599. 1st and last month rent required. In-town location. Ashley Hope Apts. Call Toll-free (1-866) 996-8226. CA

LAKEFRONT APARTMENT - Kashagawigamog apartment, being a fully finished lower level of executive home 4 km from town, available October 1, 2004. Fully furnished including all appliances and washer and dryer, master with ensuite plus, additional full bathroom, living, dining and kitchen fully equipped including dishes and linen. \$800. per includes utilities. Call 457-3112 for appointment to view. CA

LARGE BRIGHT HOME - T.V. and fridge in room, access to kitchen, gym and sauna. 5 min. walk to downtown Haliburton. Non-smoker, working person, no pets. Call 455-9164.

Call The ECHO 457-1037

050 VEHICLES

050 VEHICLES

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Rates may vary from 0%-29% O.A.C.

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2001 CHEV CAVALIER

4 Dr., Auto, Air
\$7,195

2001 CHEV IMPALA

4 Dr., Silver, V6 Loaded
\$10,300

2000 GRAND AM SE

4 Dr, V6, Loaded, Red
\$8,795

1999 PONTIAC SUNFIRE

2 Dr., 88,000 Km, Auto, Air
\$6,595

2000 CHEV VENTURE VAN

6 Cyl., 5 Door, 7 Passenger, Loaded
\$8,795

1994 GMC

Ext Cab, 4x4 350
\$8,795

1999 GRAND AM

R2 Dr., V6 Loaded, Silver
\$8,395

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THE ECHO Classifieds

Call 457-1037 to place an ad

Deadline: Ads to appear in Tuesday's paper must be in before 5 p.m. the preceding Friday. Call 457-1037 or Fax 457-3275

160 FOR RENT

LOVELY 3 BDRM. - 2 baths, 1 mile out of Haliburton, \$800/mo. plus utilities, available immediately. Call (407) 947-4586

ROOM & BOARD - Non-smoking adult. Large room, private bath. Call 457-3650.

ROOM FOR RENT - In modern spacious home on Lake Kashagawigamog. Shared accommodation. Ideal for SSFC student. Close to town. Available September 1, \$400/month inclusive. Call 455-9160.

ROOM FOR RENT - Shared accommodation. Available immediately in Camarvon. Call 489-1055.

ROOMS FOR RENT - Phone 457-9739. Please call after 6 p.m.

UNFURNISHED 2 BDRM. - 2 story apartment/house, downtown Haliburton, private entrance, porch, parking, cable, heat and hydro included. Ideal for single, quiet person. \$775/mo inclusive. Call 457-3552.

WINTER RENTAL - Mountain Lake, 3 bed., 2 bath., new furniture, easy access, all appliances, Sat., TV, oil furnace. Available Nov. 1st - June 1st, \$900. Call (519) 650-0114.

170 WANTED TO RENT

PROFESSIONAL COUPLE LOOKING for accommodations from Feb. 1/05 - Oct. 1/05. Cottage/house/apartment suitable. Call (416) 686-2957.

WANTED IN HALIBURTON - Room and board for a 16 year old student. Responsible and well-mannered. Call 457-9144.

180 BUSINESS OPPORTUNITIES

BUSINESS OPPORTUNITY - Haliburton Village. Full service gas station and retail tires sales in high traffic area. Well established business with commercial property included for sale. Owner retiring. Excellent as family business or investment. Prime location. For details call 754-9081 or visit the website, www.haliburton-gasstation.com

200 HELP WANTED

BABYSITTER NEEDED - Please call 286-3954.

FULL TIME - PART TIME COOKS - required at Mr. D's Family Restaurant. Resumes only. Phone 286-6095.

FULL-TIME TECHNICIAN'S POSITION AVAILABLE at a well established recreational products business in the highlands operating for over 40 years. We are looking for an individual with experience in marine and recreational products (snowmobile, atv, pwc, etc.) to join our team immediately. Renumeration will be based on experience with performance bonus. Please forward your resume by fax at (705) 286-4510, or e-mail at pprentice@interhop.net or in person to Prentice Power Sports.

LABOURER WANTED - Needed 2-3 days a week for next 4-6 weeks. Ability to swing a hammer a bonus. Call Joseph at (416) 576-2131. Please leave a message.

LOOKING FOR A MATURE, RESPONSIBLE ADULT - to provide full-time daycare in our home in Haliburton starting January. Please apply by calling 457-9415.

200 HELP WANTED

MANAGERIAL POSITION FOR HVAC contracting firm. Experience in HVAC an asset. Full time with company benefits. Salary based on experience. Send resume to Walker's Heating & Cooling Systems, email walkers.heating.cooling@bellnet.ca or Fax: 457-3630 by October 15.

MINDEN ELECTRIC is looking to hire
1 Licensed Electrician
as well as
1 Electrical Apprentice
We are looking for someone that is Motivated and Punctual, has excellent communication skills, and works well with others.
Resumes can be faxed to:
1-705-286-6775,
or e-mailed to:
employment@mindenelectric.com

PAINTER - Experienced, hardworking with an eye for quality and detail. Must be able to take and follow instructions. Willing to travel. **Kashaga Paint Design, 457-9689.**

RESPONSIBLE/MATURE PERSON NEEDED - for part-time year round cashier. Required for downtown business. Must be able to work on own; Must be willing to work evenings & weekends; Must be able to multi-task and be a quick learner. Please send resume to Box 148, Haliburton, Ont. K0M 1S0. No phone calls please.

SALES, ADVANCED COMMISSIONS - Work from Home, F/T P/T. A needed service, no competition, established NYSE Company. Diana Thompson (416) 244-5858.

THE DOMAIN OF KILLIEN, voted one of the Ten Finest Country Inns in Canada is hiring experienced waiter/waitresses, part-time. Attractive wages, accommodation available, transportation allowance. Good presentation required. Contact 457-1100 or send resumes to Domain of Killien, Box 810, Haliburton, K0M 1S0.

The Haliburton Community Internet Access Program (CAP) is seeking youths/students to work in conjunction with the County CAP sites. Applicants must be between ages 15-30 and a resident of Ontario. Positions in libraries will require a police check. A high degree of computer literacy, Internet experience, an ability to write, to create web pages, to speak in public and to work independently would be an asset. Having use of a computer and a vehicle is preferable but not necessary. Positions pay \$8.00/hr. for 420 hours. Contract runs until March 31, 2005. Please submit a letter of application and resume by mail or fax to: the County of Haliburton Community Access Program, Box 399, Minden, ON K0M 2K0. Fax: (705) 286-4829. Deadline for application is October 15, 2004. Only those selected for interviews will be contacted.

TRUCK DRIVER/EQUIPMENT OPERATOR - DZ or AZ licence, able to drive truck and operate equipment. Call 457-1892.

210 SKILLED HELP

EXPERIENCED HAIRSTYLIST NEEDED to work in a positive team environment. No weekends. Top wages. All calls confidential. Call 457-2263

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COMING EVENTS

CRAFT FAIR - November 6. Crafters Welcome! Over 70 tables annually. All Saints CHS, 5155 Kanata Avenue, Kanata. Tel 613-271-4254 Ask for Patti

ANNOUNCEMENTS

Do you know a young person (aged 6-17) involved in worthwhile community service, contributing while living with a limitation or performing an act of heroism? If so, nominate him/her for an Ontario Junior Citizen of the Year Award. Nomination forms available through this newspaper or OCNA at 905-639-8720. Forms online at <http://www.ocna.org/Awards/JuniorCitizens.htm>. Deadline Nov. 30th

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BUSINESS OPPS.

INVENTORS - PRODUCT IDEAS NEEDED. Davison is looking for new or improved product ideas or inventions to prepare/present to corporations for licensing. **FREE INFORMATION PACKAGE.** 1-800-544-3327.

1 Make up to \$500 before breakfast almost daily! Want to know how? Log on to: www.cannch.ca or call: 204-953-0120 X 1

GREAT OPPORTUNITY - Ladies or Mens Hydraulic Fitness Equipment Manufactured in Saskatoon. Open your own fitness facility or add to existing business, hair salon, etc. Not a franchise 1-888-382-4334.

CAREER OPPS.

LEARN AUCTIONEERING. Classes held November 20-26, 2004. For information contact: Southwestern School of Auctioneering, R.R. #5, Woodstock, Ontario N4S 7V9. 1-888-673-6999.

EDUCATIONAL OPPS.

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SAWMILLS from \$3,495.00. LumberMate-2000 & LumberLite-24. Norwood Industries also manufactures utility ATV Attachments, Log Skidders, Board Edgers and forestry equipment. www.norwoodindustries.com - FREE Information: 1-800-566-6899 Ext. 400 OT

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ASK AN EXPERT. Respiratory Therapists: Breathing is our business. Celebrating Respiratory Therapy Week! Respiratory Therapy Society of Ontario: www.rtsso.org. College of Respiratory Therapists of Ontario: www.rcto.on.ca

HELP WANTED

PHONE DISCONNECTED? Need service? \$34.95 first month. Unlimited local calling, no credit checks, no deposit. Long distance: 4.5¢/minute anywhere in Canada & US. 1-866-709-0075

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ADVENTUROUS CAREERS TEACHING ENGLISH begin with professional training. A 5-day certificate course will be offered at Ottawa-Carleton District School Board, 440 Albert Street on October 27-31. Open House October 14 and St. Lawrence College in Kingston November 10-14. Open House October 12. To register for the Open House, CALL 1-888-246-6512. www.intcollegeoflinguistics.com

MORTGAGES

LARGE FUND---Borrowers Wanted. Start saving hundreds of dollars today! We can easily approve you by phone. 1st, 2nd or 3rd mortgage money is available right now. Rates start at Prime. Equity counts. We don't rely on credit, age or income. **CALL ANYTIME** 1-800-814-2578 or 905-361-1153. Apply online at www.capitalldirect.ca

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PERSONALS

DIVORCE SURVIVAL STRATEGIES -- Before spending large sums on legal fees, call THE FAMILY LAW CENTRE. Our lawyers will outline your options & offer proven strategies to help safeguard your assets & defend your child custody & access rights. Don't be a victim! "Separate Smart". Uncontested Divorce \$398 + Disbursements (Ontario Only). Toll-Free 1-866-459-4529

Are drugs and alcohol affecting your life? Information about treatment services is available. Call the **DRUG AND ALCOHOL TREATMENT INFORMATION LINE (DART)** toll-free, 1-800-565-8603 www.dart.on.ca

CANADA'S TOP PSYCHICS... Are You Ready to Believe in Psychics Again? Call Now, You Won't Be Disappointed! 1-905-451-7070. \$2.95/min. 18+

DIVORCE ESSENTIALS - Are you sad, confused & scared? Don't spend thousands on legal fees. Understand your rights, options & obligations regarding separation, divorce, custody, support & division of assets. **WE CARE. CALL THE DIVORCE GUIDANCE CENTRE ... NOW!** 416-631-7253 or Toll-Free 1-866-833-0393

Gambling too much? If you or someone you know has a problem with gambling, call the **ONTARIO PROBLEM GAMBLING HELPLINE (OPGH)** toll free, 1-888-230-3505. www.opgh.on.ca

CRIMINAL RECORD? Seal it with a **PARADON!** Need to enter the U.S.? Get a 5 year **WAIVER!** Call for a free brochure. Toll-free 1-888-9-PARDON or 905-459-9669

PETS

DOG WITH ARTHRITIS OR INJURY? Herbal anti-inflammatory powder stops pain. Affordable. Drug-free. No side-effects. All-natural glucosamine and chondroitin. **FREE ONE MONTH TRIAL OFFER.** 1-800-825-8221 shenherbals.com

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457-1037

200 HELP WANTED

200 HELP WANTED



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Interested candidates are requested to forward a resume to: Joanne Bishop, Vice President of Sales and Marketing, Patient News Publishing, County Road 21, Haliburton, ON K0M 1S0. Fax: (705) 457-4067 or email: jbishop@patientnews.com

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270 HEALTH & FITNESS

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290 COMING EVENTS

BRANSON TOUR 2004 - "A Magi-
cal Musical Branson Christmas" - Nov.
18 to 25. Five top Christmas shows:
Mickey Gilley, The Baldnobbers, Tony
Orlando, Dixie Stampede, Ray
Stevens. 12 meals, tour of St. Louis,
Budweiser Brewery, Silver Dollar City,
shopping, motorcoach travel, ac-
commodation & more. Pay by Octo-
ber 15th and save \$25. per person.
American Express Travel, Peterbor-
ough. Call (1-800) 390-7968.

**HALIBURTON HIGHLANDS
FIELD NATURALISTS**
Join us for a presentation on
Orangutans
by Anne Russon.
Learn about their conservation
status & intelligence.
Saturday, October 9, 2004
Haliburton Museum at 7:30 p.m.

Hike Haliburton Festival
**BLISTER BALL & SILENT
AUCTION**
Saturday, October 16th
at the Haliburton Legion
Live Music & Dancing
\$15/person,
\$10. for Trails & Tours Members.
Tickets available at the Trails &
Tours office in Carnarvon,
the Chamber of Commerce, The
Storeroom in Minden and
Henwood's Variety in Haliburton
This is a smoke free event.

OFFICIAL OPENING
Village Barn, Haliburton
Saturday, October 9, 2004
10:00 a.m.
Please join us!

**Put the
Classifieds
to work for you!**

Haliburton LEGION BINGO

Every Wednesday
EARLY BIRD • 50/50 SPLIT
7:00pm sharp
REGULAR GAMES \$50
7:15pm
**JACKPOT
\$400.00**
NIGHT OWL • 50/50 SPLIT
**\$1000 JACKPOT
WED. OCT. 13th**

270 HEALTH & FITNESS

290 COMING EVENTS

**WINTERGREEN PANCAKE
BARN**
PUMPKIN SOCIAL
9:00 a.m. - 4:00 p.m.
**Sat. Oct. 9, Sun. Oct. 10, Mon.
Oct. 11**
It's harvest time at Wintergreen.
The apples, cranberries and pump-
kins are ready for harvest. Grandma
says "Spys are the best for pies." Join
us for fresh baked apple pie, apple-
cranberry pie, crepes, pavlova, pan-
cakes, waffles, French toast,
sausages, maple baked beans.
• Wintergreen creates fresh fruit de-
lights with real whipped cream topped
with maple syrup and of course fresh
apple topping or blueberries.
• Enjoy Rum and Butter Syrup with
Appleton rum, Love potion Syrup, for
the young of spirit and our unique
Lavender Syrup.
• Our unique line of Barbecue sauces:
Georgian Rhubarb, Honey-Balsamic
Dijon, Rosemary and Thyme, Blue-
berry and Coca Cola BBQ sauce
• Try our new fruit wine vinegars (cran-
berry, blueberry, rhubarb, raspber-
ry) that can be used as a salad dress-
ing or as a marinade.
• Full line of fruit jams, jellies, mus-
tards.
• Call 286-3202 to order 10 inch ap-
ple, apple-cranberry, or pumpkin pies.
Calendar of events available. Coun-
ty Road #1 in Gelert.
Opening next: All weekends in De-
cember before Christmas. If you need
anything in the meantime, we would
be pleased to open up just for you.
Call 286-3202 to browse the retail
area. Happy Harvest. No debit. Cash
or cheque only.

300 ANNOUNCEMENTS

BONNIE VIEW INN
"New Menus"
Reservations available
Nightly 5:30 - 8:30 p.m.
"Lakeside Patio"
Opens June 27
Lunch & Drinks
Daily 12 - 6 p.m.
www.bonnieviewinn.com
457-2350

**HALIBURTON COUNTY STUDIO
TOUR** would like to contact Halibur-
ton County Lake Associations for pos-
sible advertising in 2005 directories.
Please call Rickie Woods at
286-1556.

300 ANNOUNCEMENTS

"Food for Thought" Employment Program

Funded by Human Resources and
Skills Development Canada

Great food to nourish the brain!
A series of Eight Employment Workshops
Wednesdays 12:30 - 3:30 pm
October 13th - December 1st
Highlands Community Learning Centre,
Haliburton
Guest Speakers, Computer Lab Time
Build an employment portfolio!

For details & to find out if you qualify for this free Program
Contact **Sharyn 457-2020**

300 ANNOUNCEMENTS

**HIGHLAND CHAPTER #230 Order
of the Eastern Star draw winners:**
(1) Joan Bell, Stouffville - Quilt En-
semble; (2) Carlon Robb, Coldwater
- Clock; (3) Reg. McGrath, Hagersville
- Afghan; (4) Mike Morey, Toronto -
Table cloth; (5) Kathy DeCarlo, Tory
Hill - Doll.

**JUST IN TIME FOR THANKSGIV-
ING!** 10% off all pie fillings at **Harvest
BULK and Health Foods**. And for all
you Christmas cake bakers, enjoy
10% off all dried fruits for the month
of October. Whether you need a little
or a lot, compare and save and make
Harvest a part of your weekly shop-
ping routine. York Street, Haliburton.
Open Monday to Saturday.

WEST GUILFORD RECREATION CENTRE

is available for:
Parties, Weddings, Banquets,
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Bingo every Mon. 7:15 p.m.
Euchre every Tues. 7:00 p.m.
Full kitchen, bar and hall facilities avail-
able at reasonable rates. Call Bren-
da Harding 754-2581.

330 YARD/GARAGE SALES

**CONTENTS OF HOUSE SALE
With Antiques**
(Singer and Standard sewing
machine, glass ware, padded
rocker, quilts, books, milk cans etc.)
Sat., Oct. 9 - 9 - 4
Sun., Oct. 10 - 9 - 2
Mon., Oct. 11 - 10 - 2
Winding Creek Road
(off Bobcaygeon Rd. N. of town)
Minden
(if needed)
For more information call
489-2836.

GARAGE SALE

Saturday, October 9
9 a.m. - 1 p.m.
Ingoldsbys, last past store.
Disorganized.
Something for everyone.
Priced to sell

**THE
DEADLINE
FOR
CLASSIFIEDS
is Friday
at 5 p.m.**

300 ANNOUNCEMENTS

330 YARD/GARAGE SALES

MULTI-FAMILY YARD SALE
at
Lochlin General Store
County Rd. #1
Sat. & Sun., Oct. 9 & 10
9 a.m. Start
Rain or Shine

MULTI-FAMILY YARD SALE

Saturday, October 9
8:00 a.m.
Cty. Rd. #1, Across from Haliburton
Hospital
Pine crafts, baby clothes, VHS
movies, Table and chairs, toys, dish-
es, wood stove, canoe shelf and tons
more.

YARD SALE

Everything Free
Saturday & Sunday
October 9 & 10
9 a.m. - 2 p.m.
2 km south of Haliburton on
County Rd. #1 - (Donald Road)
Barnum Lake Market
15 tables full of merchandise.
Bring your own boxes.

340 AUCTIONS/FLEA MARKETS

MABEE
LARGE AUCTION SALE
Sat., Oct. 9th - 10:30 a.m.
Property of
Shadow Lake Resort & Estate of
late HENRY CLASPER (known
electrician)
on Hwy. #35, 2 km south of Norland
or 5.5 km north of Cobocok to #6
Gold Rock Road.
See signs.
Featuring: Large quantity of power
and tradesman hand tools, boat and
motor, marine related equip., electri-
cal supplies and hardware, lawn mow-
ers, 18' storage box, some resort fur-
nishings, equip. Handymans delight.
No reserve. Terms: Cash, VISA, Int.,
M/C only. Don't miss it! For listing call
Calvin Mabee Auctions, (705)
454-2841 Rosedale, or www.auc-
tionsfind.com/mabee.

SWITZER'S FIREARMS AUCTION SALE

Saturday, October 9th
10 a.m.
Sale at Switzer's Auction
Centre, located at 25414
Hwy. 62, Just 10 Minutes South of
Bancroft.
Sale features: Over 100 quality Ri-
fls and Shotguns, just arrived! Con-
tents of a Northern Quebec Sporting
Goods Outlet. Over 760 boxes of as-
sorted ammunition. Various calibres
and gauges, sights, hard and soft gun
cases, scopes, decoys, deer, moose,
goose and duck calls, sports seats,
hats, Barnett Compound Bows, Ar-
rows, Archery Supplies, Cleaning Kits.
Please visit us at [www.switzersauc-
tion.com](http://www.switzersauc-
tion.com) for updated listings and se-
lected photo's. **Paul Switzer Auction-
eer/Appraiser, (613) 332-5581. We**
**are always interested in your qual-
ity consignments.**

350 WEDDINGS/ ANNIVERSARIES

You are cordially
invited to celebrate
with the
Goverde Family
JOHN & GERDA'S
25th Wedding Anniversary
When: October 17th, 2004
Place: Lloyd Watson Centre
Wilberforce, Ont.
Time: 1 p.m. - 4 p.m.
Best wishes only please.

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MASTERCARD, OR
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Call 457-1037 or Fax 457-3275

400 NOTICE TO CREDITORS

NOTICE TO CREDITORS AND OTHERS IN THE MATTER OF THE ESTATE OF SEPHRONA LOUISE SISSON, deceased.

All creditors and others having claims against the Estate of SEPHRONA LOUISE SISSON, late of the township of Guilford, in the County of Haliburton, who died on or about the 11th day of April, 2004, are required to file the particulars of such claims with the undersigned solicitors for the said Estate on or before the 15th day of October, 2004.

AND take notice that after the last day named, the assets of the said Estate, will be distributed among the persons hereto entitled having regard only to the claims of which the solicitors for the Trustee/Executor for the Estate shall have notice.

DATED at Haliburton, Ontario this 22nd day of September, 2004 by BISHOP AND ROGERS, Barristers and Solicitors, P.O. Box 472, Haliburton, Ontario, K0M 1S0. Solicitors for the Executor of the Estate of Sephrona Louise Sisson.

CA

440 THANK YOU

I WOULD JUST LIKE TO THANK Everyone who attended my 70th Birthday party, also for all the cards and gifts that I have received. It was sure nice to see everybody. A special thank you to my family for keeping it a secret and for making it such a great day. Jim Hamilton.

TO ALL MY caring and thoughtful friends and family, a sincere thank you for your cards, prayers, phone calls, flowers and food during my recent surgery. A special thank you to my wonderful family for your love and support. Love Flo.

440 THANK YOU

100.9 CANOE FM

is pleased to
Congratulate
the Winners
of our recent
draws

The \$2000 Travel Voucher

Mary Allen, Toronto

The Golf Pkg. Raffle

Gordon Demetrick, Stayner

Tim Sanford, Toronto

Roy Sim, Pickering

Doug Day, Kennesis Lake

We would like to extend a very special Thank You to Jim Elstone, Penny Obee, all of the dedicated volunteers who sold tickets and the businesses that donated prizes and gave us permission to sell tickets at their establishments. Thanks for Supporting 100.9 CANOE FM, Your Community Radio Station!

460 OBITUARIES

AT REST

CHRIS MORROW

Passed away peacefully at the Toronto General Hospital on Saturday, October 2, 2004. At the age of 47.

Beloved son of Bob and the late Betty Morrow. Loving brother of Bob Jr., Pat and Cathy. Dear uncle of Matt, Lauren, Angela and Justin. Fondly remembered by his best friend Moo. A Private Family Service will be held at the Gordon A. Monk Funeral Home Ltd., 127 Main St., Minden on Tuesday, October 5, 2004.

CA

Echo Fax:
457-3275

460 OBITUARIES

AT REST

MARY ILDA STEVENSON

Passed away unexpectedly at the Fenelon Court Long Term Care, Fenelon Falls on October 1, 2004. At the age of 94.

Beloved wife of Alex Stevenson of Fenelon Falls (formerly of Minden and Maple Lake). Dear mother of Garry Stevenson of Welland. Loving Grandma of Marianne Stevenson of Richmond Hill, John (Sassa) Stevenson of Switzerland, Jane (Scott) Fitzpatrick of Brooklin and great grandmother of Nigel, Moira, Alexandra, and Caroline. Sister of Gordon Besse and Laura Staples (both predeceased). Friends were invited to visit the family at the Gordon A. Monk Funeral Home Ltd., 127 Main St., Minden on Monday, October 4, 2004 from 1:00 p.m. until 4:00 p.m. Funeral Service in our Chapel on Tuesday, October 5, 2004 at 1:00 p.m. Interment at the Zion United Church Cemetery, Carnarvon. Reception to follow at the Zion United Church in the Education Centre. Memorial donations to the Zion United Church (UCW) would be appreciated by the family.

CA



BROHM, HARRY

(Resident of Haliburton)

Peacefully on Monday evening, July 19, 2004, in his 85th year. Interment. Friends are invited to call at Evergreen Cemetery, Haliburton, Ontario on Saturday morning, October 9, 2004 at 11 o'clock for a Graveside Service.

community calendar

What's happening in the Highlands

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CURRENT EVENTS

- **Now until May 30:** Adult Badminton - Started Monday, Sept. 20 to May 30/05. Archie Stouffer Public School, 8:00 - 10 p.m. Bring running shoes and racquet. Join us for fun, fellowship, and fitness: Phone 286-1765 for further information.
- **Oct. 5:** Monthly meeting of the Fort Irwin Resident's Association (FIRA) is on Tues., Oct. 5 at 1 p.m. at FIRA Hall on Haliburton Lake Rd. FIRA is a year round community organization encouraging companionship through its monthly pot luck suppers and many other activities such as weekly euchre quilting, crafts and much more. Why not join now? For more info call Barb Taylor 754-1139 or Louise Harmanmaa 455-9035.
- **Oct. 6:** The Laryngectomy and Family Support Group welcomes laryngectomees and their families to its monthly meeting on Wed., Oct. 6 from 2-3:30 p.m. at the Canadian Cancer Society at 727 Landsdowne St. W. in Peterborough, Ont. Please contact CCS at (705) 742-3823 or Jim Riel at (705) 745-3178.
- **Oct. 7:** L.I.F.T. Ladies In Fellowship Together - "Favourite Things" Carol Dewey, Teddy Time, Haliburton. Speaker: Jill Edwards, Peterborough. Music: Sandy Stevens and Jen Goodwin. Thursday, Oct. 7, 7:30 - 9:30 p.m. West Guilford Rec Centre. No Admission charge. For info call: Lyn 457-3155 or Alice 754-2808.
- **Oct. 7:** The regular meeting of the Minden Community Health Services Auxiliary will be held at 1:30 p.m. in the Fireside Room of the Hyland Crest Seniors Home.
- **Oct. 9:** Haliburton Highlands Field Naturalists - Join us for a presentation on Orangutans by Anne Russon. Learn about their conservation status and intelligence. Sat., Oct. 9, 7:30 p.m. at the Haliburton Museum.
- **Oct. 9:** St. Peter's Anglican Church, Maple Lake - Annual Turkey Dinner, Saturday, Oct. 9. Sittings: 5 p.m., 6 p.m., & 7 p.m. St. Peter's Anglican Church, a lovely 99 year old stone church is located on St. Peter's Church Road which runs off Hwy. 118 just east of Carnarvon. For cost, reservations and tickets please call: Geraldine Harrison, 754-4428.
- **Oct. 10:** Thanksgiving Dinner - Sponsored by the Dorset Volunteer Fire Department and the Committee for the Rec centre Kitchen Project. Sun., Oct. 10, Dorset Rec Centre. 2 sittings (4:30 & 6:30 p.m.). For tickets and cost call Donna (705) 766-9253.
- **Oct. 12:** The Haliburton Highlands Weavers and Spinners invite you to their monthly meeting on the 2nd Tuesday of the Month. Demonstration of Guatemalan weaving techniques at 10:30 a.m. and general meeting at 1:30 p.m. Oct. 12 at Pritchard House, Minden.
- **Oct. 13:** Haliburton County Home Support Services still has tickets available to the Musical Hairspray. If you are interested in this bus trip, please call Sheri or Roxanne at 457-2941. These bus trips are fundraisers for Home Support.
- **Oct. 15 - 17:** Hike Haliburton Festival. "Blister Ball" & Silent Auction Sat. Oct. 15 - 17 at the Haliburton Legion with Live music, Dancing and great food, 8 p.m. to 1 a.m. Awesome items up for bids. Tickets available at: Trails & Tours office in Carnarvon, the Chamber of Commerce, The Storeroom (Minden) & Henwoods Variety (Haliburton). Call 489-4049 for info and price of tickets. This is a smoke free event.
- **Oct. 17:** Wilberforce United Church will be celebrating its 115th Anniversary. Service at 11:30 a.m. with special musical presentations by the Gentlemen of Song. Pot Luck Luncheon to follow. All are welcome.
- **Oct. 26:** The Minden Health Care Auxiliary is hosting a Euchre and Bid Euchre card party in the Auditorium at Hyland Crest at 1:00 p.m. Tickets are \$6.00 per person and proceeds go to the Minden Health Care Facility. Tickets can be obtained at the Minden Auxiliary Gift Shop or from a member of the Auxiliary. Refreshments will be served.
- **Oct. 29:** Haliburton Concert Series for 2004. Fri., Oct. 29 - Nesrallah-Bolshoy duo. All concerts held at the Northern Lights Pavilion. For Series Ticket info.: call 457-9731.

ON GOING EVENTS

- **Haliburton County Home Support Services** is currently looking for individuals who live in the Village of Haliburton to join their team of volunteer drivers. We are looking for friendly, caring individuals who have time on their hands, and would be willing to drive seniors or physically disabled adults to medical appointments in and out of the county. If you are interested in becoming a volunteer driver and you live in the village of Haliburton, please call Roxanne at 457-2941.
- **Home Support** is looking for volunteers to do Friendly Visiting in the Kinmount, Haliburton and Minden areas. If you are supportive, understanding, a good listener and respectful of the privacy and feelings of others, we need you! Your time commitment would be 1/2 - 2 hours per week and you may help someone to write a letter, enjoy a cup of tea or go for a walk. Please call Judy for more info, 457-2941.
- **Branch 636, Royal Canadian Legion, Minden** holds its General Business Meeting on the first Wednesday of each month at 7:30 p.m., except for the months of January and February.
- **Meditation and Qigong** - We gather the first Sunday morning of every month. Qigong is 9:45 - 10:15, Meditation is 10:30 - 11:30. For more info call Lynda Shadbolt at 457-3121.

Events listings are provided **FREE** for non-profit groups on a space-available basis. While we endeavour to accommodate requests for publication, we cannot guarantee that all requests for listings will appear. Requests should be faxed to The Echo at 457-3275, emailed to editorial@haliburtonecho.on.ca., or brought in to the office. **Please submit events by the Thursday prior to the requested publication date.**
NOTE: This calendar is not a comprehensive listing of all events taking place in the area. Please check the classified pages, display advertising and articles appearing elsewhere in the Echo for more information on events in the Highlands.

If you really want to
sell that
Boat, Fridge, ATV, Truck,
Car or Furniture:
don't keep it a secret.
Let your friends and
neighbours know!
Advertise in
The Echo Classifieds.

RE/MAX

Gives Thanks

The staff at Re/Max Haliburton Highlands Realty
extends sincere thanks to our

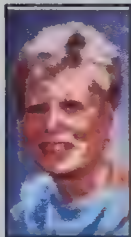
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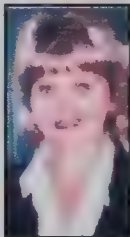
Thank you all!



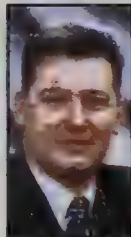
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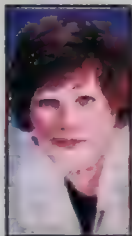
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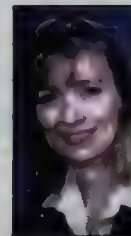
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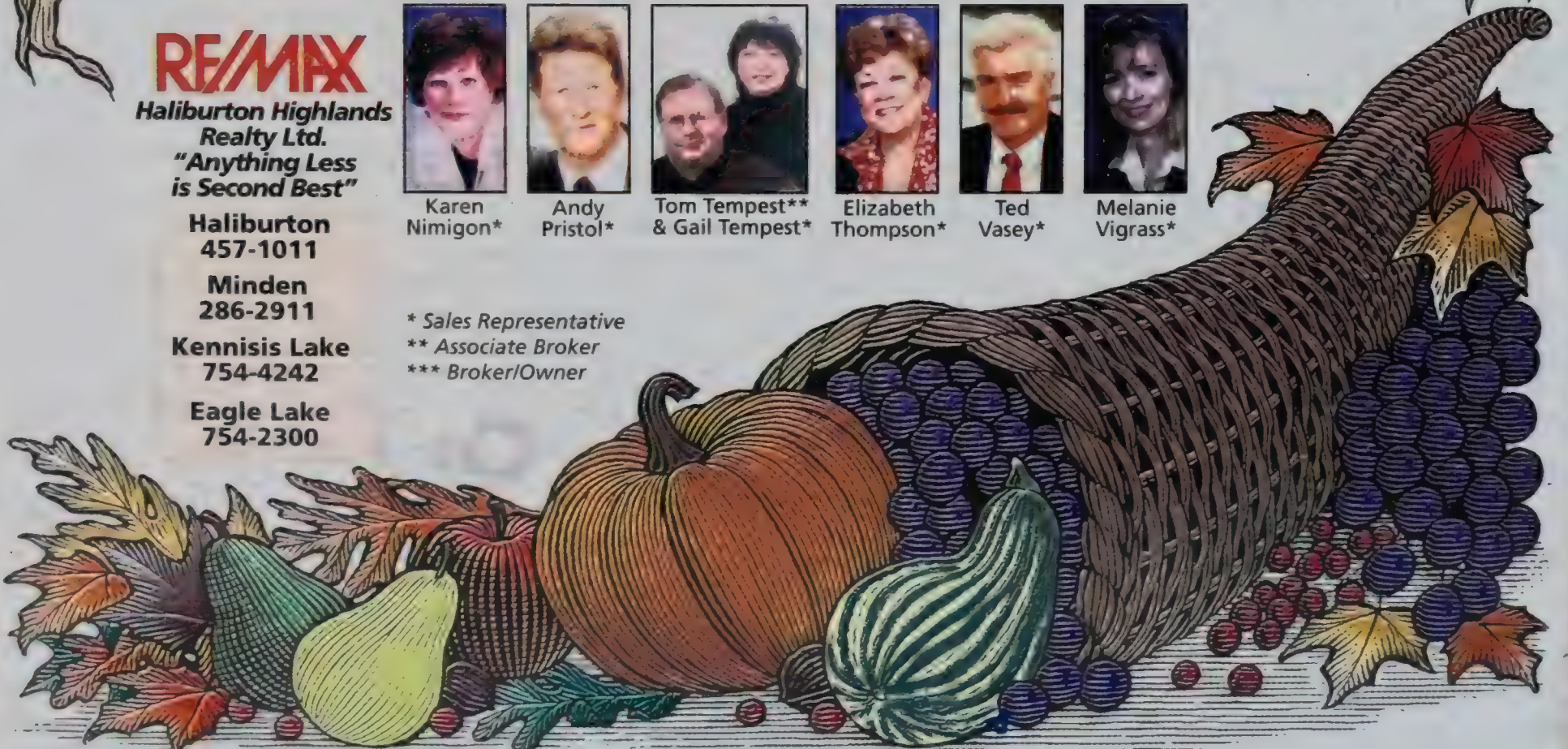


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FALL HOME IMPROVEMENT GUIDE

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Before you renovate

EVERYONE'S GOT A DIFFERENT REASON FOR RENOVATION: WHAT'S YOURS?

Why renovate? Everyone has a different reason for wanting to renovate. Sometimes it's the simple need for a change. Other times, the motivation is more practical. If you wake up one day with a puddle in the basement and a water-stained ceiling, you know you have to act fast.

From the planning stage to the final touches, this guide shares experience and knowledge with you. And it tells you about some of the first-rate resources developed to deal with all kinds of renovation issues. In general, there are three types of renovation: lifestyle, retrofit, and maintenance and repair.

Lifestyle renovations improve your home- and your way of life. They might involve building a sun room for pleasure, or converting unused attic space into living quarters to meet your changing needs.

Retrofit projects usually focus on your home's shell or mechanical systems. Examples are upgrading your insulation, replacing your furnace, or putting on new siding.

Maintenance and repair renovations protect the investment you have made in your house through activities such as caulking windows, reshingling your roof, or replacing your eavestroughs.

Over the years, the Canadian Mortgage and Housing Corporation has developed a good understanding of how buildings perform. Construction techniques for new homes have changed rapidly. Most of these

improved techniques also apply to renovations.

If you plan carefully, you can renovate your home to make it look better, work better, last longer and be more comfortable. Before renovating, it's important to assess the condition of your home to determine if there are any significant underlying problems that must be addressed before or during your planned renovation project.

Common Situations

In Canada, we need affordable houses to provide shelter from the elements. We also want our homes to be pleasant, comfortable and attractive.

Homeowners have higher expectations than in the past, particularly about comfort and interior design. Renovations are an opportunity to address some of these expectations.

Some of the reasons people decide to renovate are to:

- Upgrade or improve outdated or deteriorated systems – replacing an outdated furnace, old siding or windows are common upgrades.
- Maintain and repair various elements of your house – resh-

ingling a roof or fixing foundation cracks are typical renovations.

- Address lifestyle needs – converting unused attic space to living quarters, add a sunroom or build a home office.

Healthy housing

Renovating is an ideal time to make your house healthier for you, the community and the environment. When assessing your renovation project, be sure to consider the five essentials of Healthy housing.

House as a System

A house is much more than just four walls and a roof – it's an interactive system made up of many components including the basic structure, heating, ventilating and air conditioning (HVAC) equipment, the external environment and the occupants. Each component influences the performance of the entire system. A renovation provides an opportunity to improve

humidity during operation. Your existing ventilation may be inadequate to handle the increased moisture levels. It will be important to provide proper ventilation to avoid mold growth, indoor air quality (IAQ) problems and damage to the structure or finishes. You may need to consult with a qualified home inspector or a professional renovator.

Avoid surprises

A systematic and thorough inspection will help you to assess the condition of your home. Look for any signs of deterioration and the possible causes. Start your inspection in the basement. Many problems in other parts of the house originate there. Depending upon the size of your project, you may want to ask a qualified home inspector or a professional renovator to help you assess your building and develop a plan. Here are some of the likely questions that you'll want to think about.

Foundations

Ask yourself:

- Are there any cracks or is there damage to concrete walls or floors?
- Are there any damp spots, stains efflorescence (white, chalky stains) or blistered paint on the concrete, finished walls or floors?
- Does anyone notice bad smells or experience nausea or headaches when in the basement?

Is there high humidity, any

See **Ask yourself** page 3



how your house performs.

As you assess your renovation project, ask yourself how changing particular components will affect the performance of the whole house.

For example, as part of a bathroom renovation you may want to add a hot tub that will generate large amounts of

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Fall Home Improvement is a supplement to The Echo and The Times.

Ask yourself questions before you do anything else

from page 2

condensation or visible mold?

Consider your options:

- Repair minor cracks if they leak. Seek an engineer's opinion on serious structural problems such as major or expanding cracks, bowed walls or uneven floors.
- Clean up mold; discard moldy or rotting materials.
- Ensure that the floor drain has a trap or install a retrofit backflow preventer. Make sure that all plumbing fixtures (including washer) are vented and have traps. Install a sealed cover on the sump pit.
- Direct outside surface water away from the foundation. Improve underground drainage.
- Repair or replace damaged interior finishes.

Keep the relative humidity between 30 and 55%. Ventilate and circulate air. Dehumidify or air condition in summer. Clean up mold according to CMHC guidelines.

And if you don't:

- Serious structural problems could cause further damage or collapse.
- Water pressure on the outside of the foundation can contribute to leaks and structural problems.
- Odours will continue to be annoying and can pose health problems, depending on the source.
- Unresolved water sources will cause renovations to deteriorate quickly, whether the water comes from building leaks, plumbing leaks or high humidity.
- Mold can grow on almost anything and be a source of serious indoor air quality (IAQ) problems.

Basement ceiling or main floor structure

Ask yourself:

- Are there any headroom problems?
- Are there signs of rot, sagging floor

joists or twisted beams?

- Are there water stains on the main floor structure or basement finished ceiling?

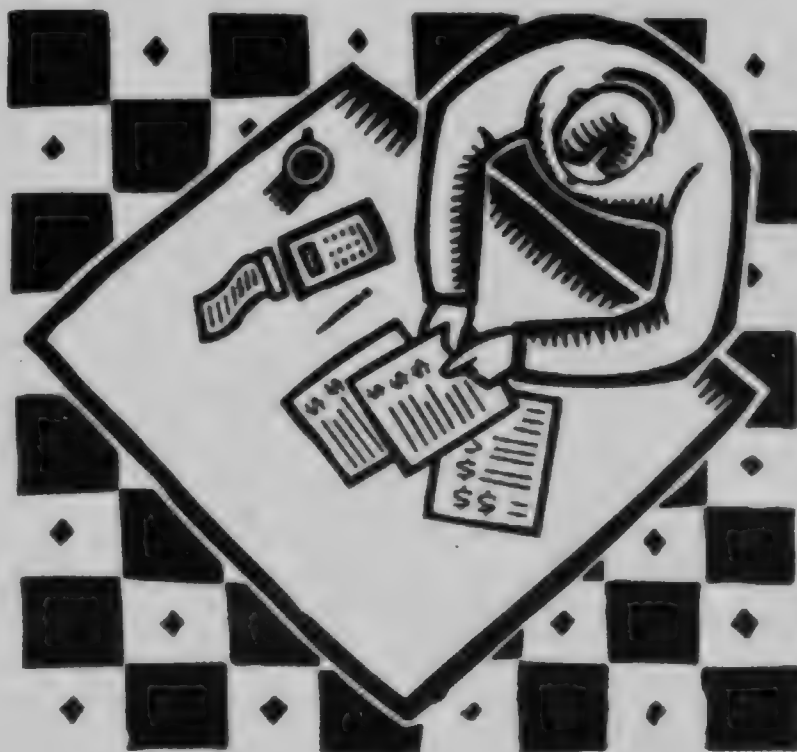
Consider your options:

- Assess structural problems carefully. Expert help may be required. Repair or replace structural elements so they will accommodate renovation plans and expected loads.

Fix any water leaks.

And if you don't:

- Unresolved structural problems, poorly planned structural changes or new loads may cause future settling or collapse.

Mechanical and electrical systems

Ask yourself:

- Are there unusually high heating or cooling bills?
- Are mechanical systems capable of supplying current and future needs?
- Is the house too dry or too humid? Is the heat uneven?
- Is there ever a noticeable smoky or fuel smell?
- Is the electrical service and wiring capable of supplying current and future needs?
- Do fuses keep blowing or circuit breakers keep shutting off?
- Are there any exposed electrical wires

or crumbled wire insulation?

- Do any lights dim or outlets spark?
- Are there leaks from pipes, taps, toilets or the water heater?

Consider your options:

- Have a qualified service company inspect your heating system to ensure that equipment is up-to-date, functioning properly and sized to handle current and future needs.
- Air seal the house to keep it from becoming too dry. Use a humidifier (that has a humidistat) as required. Provide ventilation using exhaust fans or a heat recovery ventilator to reduce humidity in winter. Dehumidify or air condition to reduce the humidity in summer. Check for heat flow to each room.
- Repair any sources of smoky or fuel smells immediately. The smells could indicate serious fire or health hazards.
- Have an electrician assess the electrical systems and any problems such as fuses blowing repeatedly, sparking outlets, exposed wires or connections.

Repair any water leaks. Repair or replace leaky fixtures.

And if you don't:

- Without regular service, heating systems may gradually deteriorate unnoticed, leading to serious health and safety concerns.
- Problems can arise if HVAC needs cannot be met by the capacity of the services available. The heating supply must be enough for comfort. Proper ventilation is needed to control excess humidity.
- Electrical service, wiring and outlets may be unsafe or inadequate for increased loads.
- Plumbing leaks will continue to damage the finishes and the house structure. The leaks may also contribute to mold growth

See **If you don't** page 4

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If you don't do needed repairs, what then?

from page 3
and IAQ problems.

General living areas, floors and stairs

Ask yourself:

- Are floors or stairs springy, sagging, warped or squeaky?
- Are floor surfaces damaged or carpets musty?
- Are handrails or guardrails loose?

Consider your options:

- Assess the supports underneath the floor. Contact a carpenter for help. Repair as needed.
- Refasten or shim squeaking floors or stairs.
- Repair serious safety hazards immediately such as damaged floors or stair boards and loose coverings.
- Replace damaged flooring. Eliminate moisture sources.
- Repair loose handrails or guardrails.

And if you don't:

- Damaged or uneven floors and stairs may be unsafe.
- Musty carpets are usually a source of mold.
- Loose handrails or guardrails are a safety hazard.

Kitchens and bathrooms

Ask yourself:

- Is there any water seepage around fixtures or condensation on windows or toilets?

Are floors damaged around bathtubs or showers?

Consider your options:

- Repair or replace leaky fixtures.
- Repair or replace damaged flooring.
- Provide proper ventilation to reduce humidity, indoor pollutants and stale air.

And if you don't:

- Leaks will continue to cause damage.
- Excess humidity will continue to cause damage, may cause mold growth and affect the IAQ.

Walls and ceilings

Ask yourself:

- Do walls and ceilings have any cracks, holes, bulges, water stains or peeling finishes?
- Do any doors or windows bind or stick?

THE REWARDS:

Whatever your reasons for renovating, there are many benefits:

- higher market value, increased equity;
- improved comfort;
- more space;
- added convenience;
- aesthetic appeal;
- improved safety;
- energy and resource savings;
- greater privacy;
- healthier living environment;
- easier maintenance; and/or
- the simple pleasure of a fresh new look.

- Are any windows drafty, broken, operating poorly or is there moisture between panes?

- Are there water stains or rot on windows or walls?

Consider your options:

- Repair any holes. Eliminate moisture sources that cause bulges, water stains or peeling finishes.
- Assess cracks, binding doors or stuck windows for changes in moisture levels or structural movement. Repair or replace as required.

- Replace broken windowpanes and poorly operating hardware. Replace sealed unit windows that have broken seals or rot.

- Replace rotted wall materials. Eliminate moisture sources.

And if you don't:

- If the problem sources are not fixed, the bulges, cracks or binding will re-occur.
- Hiding moisture damage behind new finishes will cause continuing deterioration and mold growth.
- Faulty windows will eventually result in damage to surrounding wall areas.

Attics

Ask yourself:

- Are there water stains or excessive dampness?
- Is there black mold on any of the roof framing or sheathing?
- Is the attic adequately ventilated?
- Are there air leaks in the ceiling of the rooms below the attic? Is the attic hatch sealed?

Consider your options:

- Find moisture sources. Repair roof leaks. Air-seal the ceiling using polyethylene sheeting, sealed over octagonal boxes for lights, caulk holes for wires through sheeting or wall top plates and weatherstrip attic hatches.
- Ventilate the attic at the soffits and roof peak.
- Seal any air leaks in the ceiling of the rooms below the attic. Install a sealed attic hatch.

And if you don't:

- Moisture damage will continue to deteriorate the house. Unventilated attics will allow moisture to build up.
- Air leaks in ceilings below the attic will reduce heating efficiency and can be sources of odours and pollutants.

Roofs

Ask yourself:

- Does the roof have any curled or cracked shingles, bare patches, leaks, moss, or damaged flashing?
- Do eavestroughs and downspouts direct water away from the foundation?

Consider your options:

- Repair or replace damaged roofing.
- Clean leaves and debris from eavestroughs every spring and fall. Extend downspouts to direct rainwater away from the foundation.

And if you don't:

- Roofing will continue to deteriorate.
- Surface water near the house can put undue stress on the foundation and is a primary cause of water entry problems.

Exterior walls

Ask yourself:

- Is there any blistered paint, rotted wood, buckled siding, stained or crumbled brick or damaged stucco on exterior walls?

Consider your options:

- Find and eliminate the source of water penetration. Repair or replace damaged exterior finishes.

And if you don't:

- Water penetration may lead to more serious siding, structural and interior finish problems.

Rewards

- Undertaking maintenance and repair projects such as correcting structural flaws, fixing leaks and making sure that all services are safe and adequate will make your home safer, more efficient and more durable.
- After you have ensured safety, efficiency and durability, other renovations can be done to make your home more pleasant, attractive and suited to your lifestyle.



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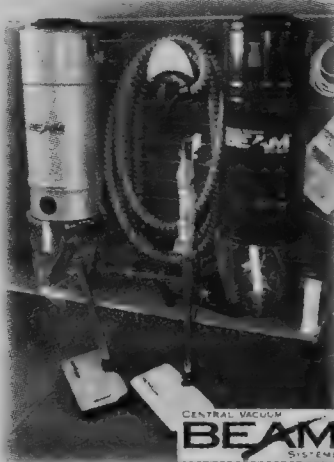
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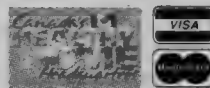
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Think you're the only one with house problems? *Me, My House & I* with Brigitte Gall follows the trials and tribulations of stand-up comedian, actor, and first-time homeowner Brigitte Gall, as she renovates a turn-of-the-century home in the city.

As plenty of people in the Highlands know, Brigitte doesn't spend all her time in the city: she also has a home in the Minden area. But it is her city home that's the subject of *Me, My House & I*, Brigitte's second TV series (the first was *World's Greatest Spas*.) Recently her show has earned her a nomination for the Gemini Viewers' Choice Award – and you can vote for her online! Just visit www.geminiawards.ca/gemini19/vca/pickvote.cfm to vote. Brigitte's up against some tough competition but if all her home renovation fans in the Highlands vote for her, who knows, she just might win!

Brigitte's house has character to spare but needs plenty of TLC: Tools, Labour and Cash. Brigitte's got the tools – she's been collecting them since high school. She can do the labour since she's got time between gigs. As for the cash? Well, as a first-time homeowner things might be a little tight but Brigitte is determined and enterprising.

When it comes to fixing up her home, Brigitte discovers that it's the journey and not the destination that counts. Although she enjoys the fruits of her labour, she finds the process of discovery and the new skills that she learns along the way most rewarding. And the viewer



Torchy looks bemused as Brigitte Gall calls for help.

learns along with Brigitte, as she takes on challenging projects with a sense of humour and a great deal of enthusiasm.

Me, My House & I is the unique story of Brigitte and her relationship with her house. She even has a name for the house: "Samuel," after the first owner. Her passion and dynamic personality captivate viewers. They root for her when she finishes a particularly challenging task and they empathize when things don't go quite as planned.

Brigitte's married. Her husband, David, has a busy career that keeps him out of town and "out of the picture" much of the time – in fact, the viewer never sees David's face. He's involved and supportive but the camera can never quite catch a glimpse of him. He's a big part of Brigitte's life but an enigma for the viewer.

Each show begins with Brigitte doing a short stand-up routine that reflects the humour that Brigitte finds in everyday life. This gives viewers a dose of Brigitte's perspective on the world and gets us in the mood for what's to come.

In each episode, Brigitte takes on one major home repair project – a real handy-woman special!

With enthusiasm, a little research, and her dog, Torchy, by her side, Brigitte dives in to repair a substandard deck, build a new closet, or update the kitchen. Brigitte serves up a variety of fun, affordable, and practical household solutions.

Just like most people, Brigitte sometimes gets sidetracked by life's little problems.

And there are lots of pitfalls and pratfalls along the way.

After all, she doesn't have all the answers. Anthony, a local handyman, is only a telephone call away for those times when she really SHOULD call a professional. In the end, she learns from her mistakes, and finishes each project with a great sense of accomplishment and pride.

Me, My House & I entertains, engages and informs viewers. It's about life as a first-time homeowner ... who just happens to be a little bit handy with power tools.

You can catch Brigitte's show on the W Network – and don't forget to vote for her!



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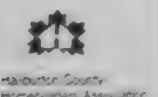
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From the bottom up

THE FOUNDATION IS THE MOST IMPORTANT CONSIDERATION IN ANY RENOVATION



Renovating a full-height basement can add value and extra living space to your house. Even if you don't have a full basement or aren't planning any basement improvements, the foundation of the house is the most important consideration in any renovation. The foundation supports the structure above it and resists the pressure of the soil around it. Fixing any foundation problems before you renovate is essential to preserve the durability and structure of your home.

Common situations

The foundation for your house may be a full-height basement, a crawl space, a slab-on-grade foundation or even a combination of two or more types. Foundation materials include poured concrete, unit masonry, stone and preserved wood. Each type of foundation or material has its own associated problems.

The most common problems related to structure or soil conditions are:

- Cracks in slabs, walls or footings;
- Crumbling mortar or concrete;
- Unstable or weak soils;
- Uneven settlement;
- Warped or bowed foundation walls;
- Adfreezing (frozen soil sticking to the foundation and lifting it) or frost heaving;
- Low ceiling height;
- Inadequate support of the main floor system;
- Soil gas or radon infiltration;
- Odours or generally poor indoor air quality (IAQ);
- High humidity;
- Pest infestation.

House as a system

A house is much more than just four walls and a roof – it's an interactive system made up of many components including the basic structure, heating, ventilation and air conditioning (HVAC) equipment, the external environment and the occupants. Each component influences the performance of the entire system. Renovation is an opportunity to improve the performance of your house.

Without a sound foundation, problems are inevitable. If problems with the foundation exist, they will often affect other parts of the building. Problems that you discover in the basement should be remedied before any other renovation work.

Avoid surprises

Before you start any renovation, take some time to think about your foundation. Evaluate it carefully to make sure it's in good shape and can accommodate your renovation plans. Here are some of the likely situations that people encounter. However, it's always wise to consider hiring a qualified professional such as an engineer, architect or professional renovator to assess the structural issues.

- Are there any cracks in concrete walls or floors?

If so:

- How many are there?
- Where are they located?
- How wide are they?
- Are they vertical or horizontal?
- Have they remained the same for a long time or are they changing?

See **Don't crack up** page 7

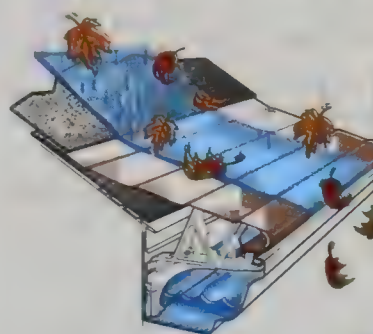
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Don't crack up over those pesky basement cracks

from page 6

- Patch unchanging, small cracks from inside with cement-based material or use an injection-type repair material.
- Fill unchanging large cracks from inside (and outside if possible) with "hydraulic" concrete patch material that expands as it dries or use the polyurethane or epoxy injection system.
- Consult a structural engineer or basement specialist concerning multiple, severe or expanding cracks.
- Minor cracks only require attention to prevent water or soil gas entry.
- Major cracks can allow large quantities of water or soil gas to enter.
- Severe or active cracks (particularly if they're horizontal) may be an indication of future problems or even present unsafe conditions that could lead to collapse.
- Is there any porous, powdery or crumbling concrete or mortar?
- Are there honeycombs (voids) in the concrete?
- Is the surface layer of concrete breaking off (spalling)?
- Patch small areas of crumbled, honeycombed or broken concrete with a cement-based material. Consult a structural engineer for widespread problems.
- Small areas of crumbled, honeycombed or broken concrete will allow moisture and soil gas to enter. Deterioration may continue, affecting the structural strength of the foundation.
- Large, damaged areas may be unsafe if they don't adequately support the existing house or proposed renovations.
- Does the foundation seem to be sinking or settling?
- Do floor joists and beams seem to be uneven?
- Was the foundation built on fill or disturbed soil?
- Are the foundation walls warped or bowed inwards?
- Do concrete floors appear to be lifted up?
- Determine the cause of the problem and make immediate repairs. If any of



these situations is severe, get help from a professional.

- Uneven settlement can cause concrete cracks or uneven floor joists and beams.
- Footings on different soils can cause uneven loading. Pressure from the soil or from groundwater can warp or bow foundation walls inward, cause horizontal cracks and floors to rise.
- Uneven settlement may continue to disrupt the house structure. Bowed walls may collapse.
- Is there cracking and heaving pressure in winter (often found at below grade basement entries or house and garage connections)?
- Cracking or uplift may indicate adfreezing (frozen soil adhering to the foundation and lifting it) or frost heaving. Solve adfreezing by installing a drainage layer, polyethylene sheet or free-draining backfill around the foundation. Prevent frost heaving by installing better foundation drainage and insulating above footings. For serious problems, consult an expert.
- Adfreezing or frost heaving will continue to cause seasonal movement along

with water and soil gas leaks. The resulting foundation instability can continue to damage the existing house and any proposed renovations.

- Is there enough headroom below the floor framing and any ductwork to allow the basement to become useable living space?
- Can the foundation adequately support the existing main floor system and any proposed renovations?
- For greater headroom, lower the floor and underpin the foundation or raise the house.
- Seek professional advice to assess whether the foundation is adequate and to plan structural changes.
- If converting attics to living space, or adding an extra storey, assume that the foundation will not support the added loads. Consult with a design professional to verify that the width of the existing footing meets current building codes.

- Lack of headroom will make it impossible to use the basement as living space.
- Changing structural elements without sufficient planning can lead to unsafe conditions, including the sagging or collapse of main floors or foundation walls.
- Adding extra loads may cause sinking, uneven settling and cracking.
- Are other houses in the area known to have high levels of radon or methane?
- Is there a bad smell or high humidity in the basement?
- Measure average levels of radon concentration, if you are concerned. Test services are available in most major cities or through public health departments.
- Air-seal the foundation completely.
- Provide ventilation in the winter and dehumidify in the summer to lower humidity levels.
- Radon can accumulate in houses, causing unsafe exposure limits for occupants and a higher risk of lung cancer.
- Moisture and other soil gases can contribute to humidity, odour and mold problems.
- Is there any evidence of termites or other insects?
- Are there rodents present or have they caused damage?
- Call an exterminator to get rid of termites.
- Eliminate hiding places, food and water sources. Set baits and traps. Destroy nests. Seal entry points.

Rewards

Fixing foundation structural problems will help greatly to ensure the continued safety and durability of your home. Other planned renovations are much more likely to be successful when they are based on a sound foundation.

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Those darn ice dams

AND OTHER ATTIC ATROCITIES

It is rare for Canadians to visit their attics. For many years building codes have required high levels of attic insulation, making attics less-than-hospitable places. People usually go into their attics for one of two reasons: animal intruders, such as bats or squirrels, or water leaking through the top floor ceiling. This guide deals with water entry, such as roof leaks, ice dams, and attic condensation. Consult your local pest control expert to rid the attic of creatures.

What to Do If Water Comes Through Your Ceiling

Find out where the leak is in your ceiling by measuring its location from the nearest outside walls. Then, go into the attic through the attic hatch. It is often hidden in the ceiling of a closet or in the wall of an attached garage. If it is in a closet, move the clothes out of the closet so loose insulation won't stick to them. Take a good flashlight and a tape measure.

When walking in the attic in older houses, step only on the wooden joists that cover the floor. The joists are usually spaced every 16 inches. They are often hidden under a pile of insulation. If you step off the joists, you will probably put your foot through the plaster or drywall ceiling below. Many houses, especially in warmer climates, have some type of floorboard over the joists. This makes walking easier but can make air sealing and insulating more complicated.

Most houses built since the 1970s do not have attic rafters and joists, but trusses - usually at 24 inch centres - with the ceiling below attached to the lower chords. Walking in trussed attics is trickier than walking in older attics.

One further caution: if you find a significant amount of animal droppings from bats or birds, do not disturb them. They can grow molds that can cause several illnesses. To clean up droppings, you need good respiratory protection (masks) and clothing that can be bleached or discarded.

Find the water leak. Use the tape mea-



sure to roughly locate where the water is dripping through the ceiling below. Lift the insulation in this area to find the pooling water. Sometimes the water runs along the attic floor for quite a distance before coming through the ceiling.

Trace the water to its source. Look for leaks in the roof, especially around chimneys, plumbing vents, and attic vents -

anything that penetrates the roof sheathing. Quite often the roof flashing is defective and needs replacement. If the sheathing (either boards, plywood, or composite board) along the lower edge of the roof is soaked and you can see a corresponding accumulation of ice on top of the roof, ice damming is occurring. This means that water is backing up

under the shingles. Shingles are designed only to shed water running down, not up. Ice damming is covered at the end of this guide.

Your inspection may find that leakage is not the problem: the whole attic or part of it may be dripping with condensation or covered with frost.

Attic condensation and ice damming are related. Both can be caused by warm, moist air leaving the house and entering the attic. Attics will be in good shape if there are no holes, air leaks, or bypasses from the house to the attic and there is sufficient insulation to keep house heat from escaping. If you can ensure good air sealing and insulation, the attic will remain cool and dry, as if it were outside. For example, it is rare to see moisture problems or ice damming on the roof of a detached garage or unheated barn.

What To Do About a Wet Attic

There are many signs that an attic is wet. Prolonged wetness will rot out the roof sheathing. Often this is first noticed when re-shingling. If you have ceiling leaks only in the spring, it may be that ice has been forming on the sheathing all winter and it suddenly melts when a warm spell arrives. You may see water stains or evidence of mold on the sheathing, rafters, or trusses when you are inspecting the attic. You may find the insulation has been packed down or stained by water or ice. The smell of a moldy attic will enter the house under certain weather conditions, usually in summer.

The usual response is to increase attic ventilation. This is the wrong approach. In some cases, adding ventilation will actually pull more moist house air up into the attic and make the problem worse. The best way to fix a wet attic is to stop air movement, or leaks, from the house. Once this is done, the existing ventilation is usually more than enough to keep the attic dry.

It is important to stop air leaks because a heated house is much like a chimney.

See **Attic ventilation** page 9

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Attic ventilation is overrated – no kidding!

from page 8

Both a house and chimney are containers of warm air surrounded by cold air. Both tend to draw air in at the bottom and expel it at the top. All winter, a heated house is trying to push air through the top floor ceiling into the attic. Block up those air leaks and keep the warmth in the house to save both energy costs and damage to your attic.

Air leaks are usually found at penetrations or discontinuities. Safety regulations prevent sealing of many types of pot lights in top floor ceilings. House air is dumped into the attic through them. Choose sealed pot lights or avoid them on the top floor.

Bathroom fans need to be ducted outside. Make sure that they are properly vented. If the ducts are located in the attic, ensure that there are solid metal rather than flex duct, insulated and sloped to the outside. Do not wrap the insulation in plastic as this will trap moisture. Taping the duct joints, or sealing them with mastic, is helpful for controlling leakage.

Plumbing stacks and chimneys are often sources of air leakage. Seal these where they pass through the attic floor. For metal chimneys inside a chase or for old masonry chimneys, you may need help from an expert to ensure proper sealing and avoidance of fire hazards. Seal holes made for electrical wiring and cable installations.

There will be little air leakage in the middle of sheet of drywall or in the middle of an unbroken plaster ceiling. There may be many air leaks where partition or bearing walls meet the ceiling or around the perimeter of the house where the attic floor (or top floor ceiling) meets the outside walls.

All discontinuities should be inspected and sealed if necessary. Look for bypasses. They are major air passages from any floor into the attic. Dropped ceilings in the room below will often conceal a direct connection to the attic. Concrete block party walls between row houses often move house air into the attic.

There are several ways to check for these large and unexpected leaks. The blower door tester can pressurize the house with a big fan and amplify the leakage. Searching the attic at night for lights from below can be helpful. Scanning batt insulation for dirty areas which have been filtering the air from below is also useful, although such straining seems to occur less frequently with blown insulation. Sometimes the holes are so big that you can see into the



house below.

Some houses have heating or air conditioning ducts or equipment in the attic. These can be the major source of air leakage and heat loss in the attic. Good information on how to seal and insulate these devices has been published in Home Energy Magazine, available in some libraries.

Leaks can be sealed with caulking, expanding foam, plastic, or other methods. There are a number of publications giving details on sealing methods, including Keeping the Heat In from Natural Resources Canada 1 800 387-2000 in Canada or (819) 995-2943 outside Canada.

In an older house, the most thorough way to air seal an attic floor is to clear away insulation from each joist bay and seal all discontinuities. If the attic joists are covered with floor boards, a thorough job includes lifting them to expose the ceiling below. Do this for the entire attic except for areas underlain by unbroken ceilings in a large room. It sounds difficult, but for most attics it should not take more than a day for a two-person crew. Wear good dust masks. Do the work in the fall when the attic is not too hot. Doing only obvious discontinuities without lifting all the insulation can be

effective but may result in missing some air leakage paths.

While you are up there, why not put some more insulation down? Make sure that you have at least 300 mm (10 in.) of loose insulation or batts. There are only minor differences in the insulating quality of fiberglass, rock wool and cellulose. They all work well in attics.

Where to look for leaks

- around plumbing stacks or plumbing walls
- chimneys through the attic
- any light fixtures from the ceiling

below

- electric wiring
- ducting for fans or heating systems
- perimeter walls
- partition walls
- party walls
- above pocket doors
- above lowered ceilings
- where the side of a cathedral ceiling meets an open attic
- split level discontinuities
- where additions meet an older section of the house
- above rounded corners or staircases
- balloon frame walls.

Attic Venting

If you have properly sealed the attic you should not need more attic ventilation. Attic ventilation is overrated. In winter, the cold outside air cannot hold much humidity or carry moisture away from the attic. In summer, attic temperatures are more affected by the sun and shingle colour than by the amount of ventilation.

Recent research shows that identical attics, with one unvented and the other vented to code, have much the same humidity and temperature. Attic computer models show that attics in damp coastal climates may actually be drier with less ventilation.

Building codes require attic ventilation. Ventilation may make a difference in a borderline situation. Attic ventilation is driven primarily by wind. To ensure thorough venting, have openings at the soffits and then higher on the roof at the ridge, gable end, or high on the roof surface. The requirement for attic vent sizing is nominally 1:300 (or one square foot of vent size for every 300 square feet of attic floor area). If you wish to improve your attic venting, ensure that it is as

See **No attic** page 10

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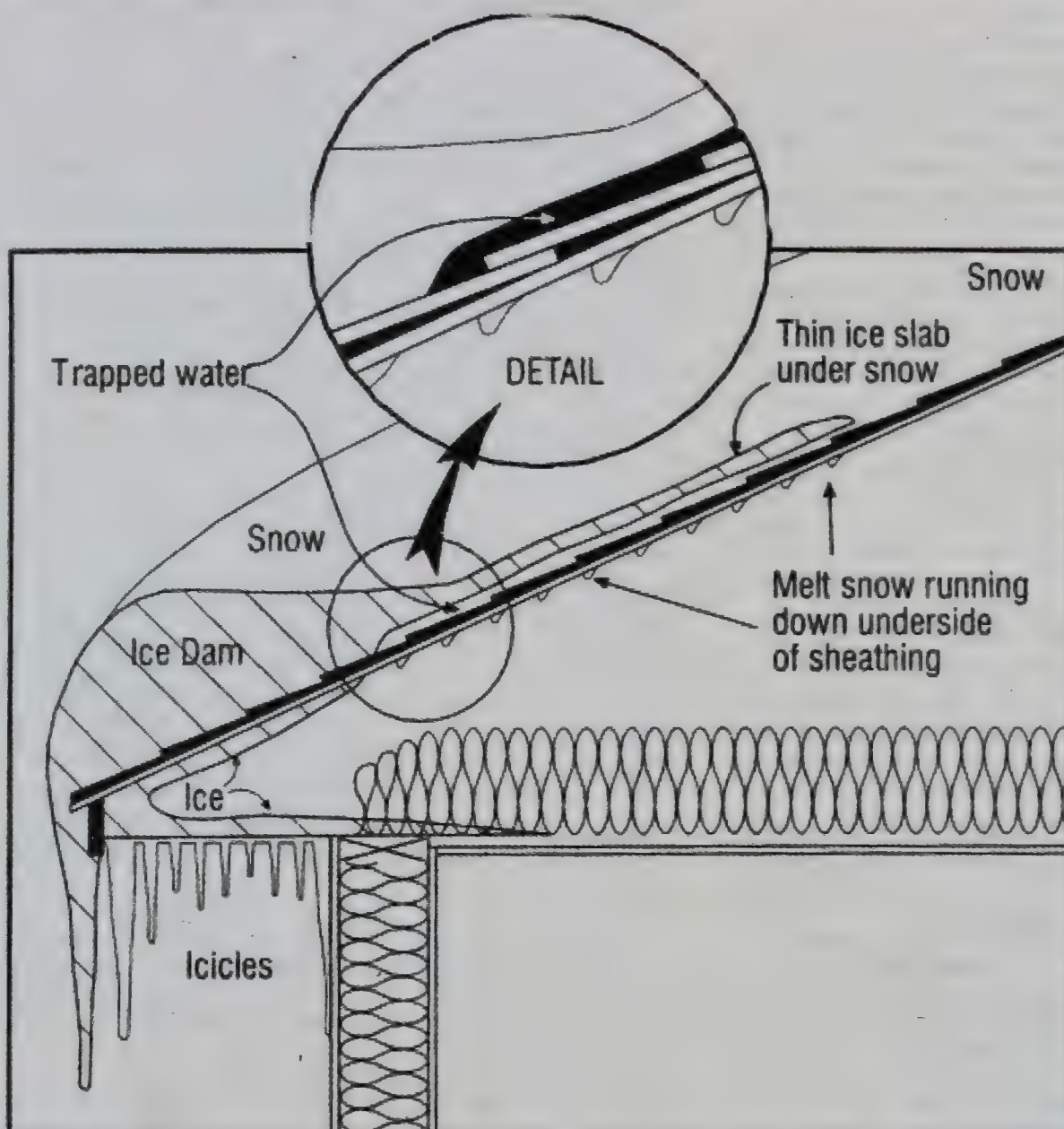
from page 9

well distributed as possible. Do not worry about meeting the 1:300 requirement exactly. Vents should be screened to keep out animals and insects. If you are using soffit vents, make sure that there is a space between the roof sheathing and the insulation for the ventilation air to pass. Commercially available plastic or cardboard forms can be used, or the extruded polystyrene board option described in the ice damming section.

Ice Damming

Ice dams are the large mass of ice that collects on the lower edge of the roof or in the gutters. As more melting snow (or rain) runs down the roof, it meets this mass of ice and backs up, sometimes under the shingles and into the attic or the house.

Ice damming usually occurs with a significant depth of snow on the roof. If the attic temperature is above freezing, it warms the roof sheathing which melts the snow lying on the shingles. This water runs down the roof until it meets the roof overhang, which is not warmed by the attic and will be at the temperature of



the surrounding air. If the air and the overhang are below freezing, then the water will freeze on the roof surface and start the ice dam.

An attic with no insulation will generally not have a problem with ice dams. The heat coming through the attic will tend to melt snow off as it lands and prevent much accumulation. A well-sealed and insulated attic will generally not have ice dams. Like the example of a

detached garage, this generally results in a cool roof and no great amount of melting. Ice dams are more frequent if the roof is complicated by many valleys and dormers or there is a large roof overhang.

Ice dams will first show up where there is inadequate insulation or major air leaks. One way to find these

See Pantyhose page 11

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Pantyhose can help keep ice dams on the run

from page 10

locations is to look at the roof with the first heavy frost in fall or light snow. Watch where the snow melts off first and find out what is under that spot on the roof. One common sight in such conditions is a horizontal melt line across the roof of a storey-and-a-half house, where the short kneewall meets the ceiling. Other places would be beneath a roof-ducted exhaust fan or over a leaky attic access hatch. The basic relief for ice damming is to seal all attic air leaks and insulate thoroughly, the same solution as for attic condensation.

Many attics, including those under low-sloped roofs, do not have enough space for adequate insulation at the edge of the attic floor. If soffit insulation requires a baffle to keep a ventilation opening against the sheathing, often there will be only 100 mm (4 inches) of space for insulation. This will tend to melt the snow off just above the overhang and promote ice damming. Try to put the best insulation possible at that edge to reduce heat loss. Blown foam is ideal as it air seals as well as insulates.

Cut pieces of extruded polystyrene will help as well. Mount a piece of extruded polystyrene 25 mm (1 inch) from the sheathing to maintain the ventilation air space and fill between this board and the attic floor with good insulation.

Ice dams caused by cathedral ceilings are more difficult. The same principles apply to preventing ice dams – stopping house air leaks, good insulation, perhaps ventilation – but cathedral ceilings are harder to get to. If you have ice dam problems with cathedral ceilings, you can fix the problem when re-roofing. Remove the



sheathing, seal and fill the cavities with insulation, and replace the roofing material. A well-sealed roof will not need ventilation. If you are uncertain whether the sealing can be done effectively, leave a ventilation channel under the sheathing from the soffit to the peak. Sometimes insulation can be added to the ceiling inside, although this approach will not catch the air leakage.

An extensive and expensive ice dam solution is to make the roof impermeable by using a self-sealing membrane under the shingles. Building codes require

such membranes on the lower part of the roof in new houses. Note that these membranes do not stop ice dams, they just prevent the water from leaking through the roof sheathing. Ice damming can still create the unsightly ice build-up and possible damage to shingles and gutters, but you may be spared the leakage into the house.

Do all these ice damming solutions sound like too much work? There are many quicker solutions that are popular, but in the end have drawbacks. You can attach electric cables which will melt channels in the ice, sometimes alleviating a problem. Cables use a significant amount of electrical energy as well as being an eyesore on most roofs.

Removing gutters will keep them from becoming ice traps, but gutters are valuable: they keep roof water away from your basement. Attacking ice dams every winter with an axe or ice pick is a good way to shorten shingle life – and a good opportunity to fall off a ladder. At least one person has had success with filling nylon stockings with salt and laying them in the gutter. Some corrosion and environmental damage may result.

For some older houses with complicated roofs, it may be impossible to completely eliminate ice dams without resorting to some of the methods above. However, for most houses, the preferred solution is to keep house heat out of the attic, by air sealing and insulating, and avoid weaker alternatives. Spend the time to fix it properly and you will not have to worry about it again while you live in that house.

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This article is written for both situations. If you have a dead furnace and a chilly house, you will probably take some shortcuts in your selection process.

Choice of fuels

For many years, CMHC and others could offer sound advice on what fuel choice would be the most economical. During that period, heating systems based on electricity or propane cost the most to operate, heating oil was somewhat more economical, and natural gas (if available in your community) was the least expensive choice. Since 2000, the prices of these commodities have been fluctuating wildly, and it is difficult to offer reliable advice on pricing. At one point in 2001/2002, heating with electricity in Manitoba was as economical as the natural gas option. Predicting these prices over the next two decades (a common life span of a furnace) is nearly impossible. The best advice is to make a calculation based on the current prices quoted to you in your locality.

Furnace sizing

You probably do not need a furnace with the output of your current furnace. Most furnaces in Canadian houses can provide far more heat than the house requires. A properly sized conventional or mid-efficiency furnace will be running almost continuously during the coldest day of the winter. Having a furnace of a correct size will result in efficient operation during the whole heating season. A grossly oversized furnace will run only for a short period, never coming up to peak efficiency. Note, however, that sizing may not be an issue with high-efficiency, condensing gas furnaces. Due to the design of condensing appliances, they are efficient even when oversized.



So, how do you size your furnace? You can have the contractor use a home heat loss calculation that is available from Canadian Standards Association (CAN/CSA F280) or a sizing procedure from the Heating, Refrigeration, and Air Conditioning Institute of Canada (HRAI). Having a proper sizing will cost you \$150-\$300 from a qualified contractor.

Furnace efficiency

There is a wide range of furnace efficiencies, although the conventional, standard-efficiency gas furnaces can no longer be sold in Canada. The range of efficiency will vary by fuel as well. Electric furnaces work on electric resistance. The full 100 per cent of the energy consumed goes towards the heating of the house. The inefficiencies with electric heating happen before the electricity reaches your house. If the electricity is created by burning fuels, there is an inefficiency in that process plus losses as the electricity moves through the lines.

Oil furnaces have become far more efficient since the height of their popularity in the mid-twentieth century. Efficiencies

have risen from roughly 60 per cent to well over 80 per cent due to advanced technologies, first to flame retention head burners and then to high static pressure burners. The more efficient oil furnaces require a better chimney than their conventional counterparts, so you will probably need to upgrade the chimney with a stainless steel liner inside the old clay tile. Make sure this is included in the quote. Failure to have a properly sized chimney will result in excessive chimney condensation and eventual destruction of masonry chimneys. There are high efficiency, condensing oil furnaces as well. They are not currently recommended by Natural Resources Canada in their publication *Heating with Oil* due to problems with reliability.

New gas furnaces in Canada can either be mid-efficiency (78-82 per cent) or high efficiency condensing furnaces (89-96 per cent). The high efficiency furnaces use a plastic vent and are most often vented out the side wall. Most mid-efficiency furnaces still use a metal chimney approved for gas appliances (B-vent) or a stainless steel liner inside an existing chimney. Propane fur-

naces are usually modified natural gas equipment. The NRCAN publication *Heating with Gas* suggests that you do not buy a mid-efficiency gas furnace that is too efficient (e.g. over 82 per cent) due to problems with condensation in the furnace or venting system.

So ... what do I buy?

Here are the most common questions about furnace replacements to CMHC staff from Canadians and our usual answers:

1. Should I switch my heating fuel?

In most parts of Canada, it will be more expensive to heat with an electric furnace than one with oil or gas. An exception would be if you heat primarily with a woodstove and use the furnace only infrequently as backup. In this case, the low cost and low maintenance requirements of an electric furnace may be a major advantage. Choosing between oil and gas furnaces is a matter of choice. Make the calculation to see if it is significantly cheaper to use one fuel or another based on current prices in your area. Oil furnaces require a tank and usually a chimney. There may be additional costs for chimney modification or oil storage tanks when purchasing an oil furnace. Some home insurance companies require periodic oil tank replacements. Check if a new gas furnace would also require relining the chimney. Consult with your contractor and make sure that these costs are included in your estimates.

2. Some dealers are recommending a furnace of 100,000 BTU/h and some say 80,000 BTU/h will be fine. How do I choose?

See the discussion on sizing, above. If you are buying an oil furnace or a mid-efficiency gas furnace, proper sizing will affect the durability and efficient operation of your appliance. Your choices are either to pay for a proper heat loss analysis, calculate house heat loss, or accept the dealer's estimate. Sometimes government or utility programs subsidize house testing, such as the NRCAN Energuide for Houses tests. If such a program is in effect in your vicinity, this can be an economical way to have your house heating load established.

3. Is it better to buy a high efficiency or a mid-efficiency gas furnace?

Surveys in the last several years show

See **Integrated** page 13

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No data to support merits of furnace brands

from page 12

that the incremental cost to purchase a high efficiency gas furnace over a mid-efficiency model is in the order of \$300 to \$1,000. Given the gas prices through the 1990s, this price increase would take five or more years to pay back through the lower operating costs of high efficiency furnaces. As natural gas prices increase, it becomes increasingly easier to recommend high efficiency appliances. Other reasons for choosing high efficiency appliances include their lack of chimney, their ability to operate safely in newer, airtight housing (where chimney performance can be affected by negative pressures) and the apparent longevity of their plastic venting systems.

4. Is Furnace "A" better than Furnace "B"? How can I find that out?

There is little or no available data to show that one manufacturer's furnace will operate longer and with less trouble than a furnace from another manufacturer. This is frustrating for consumers. We are used to being able to read ratings of one product versus another product and to make a choice based on those ratings. However, a good furnace will last 25 years. A poor one may break down prematurely at 15 years. With lifetimes of this length, and with furnace design and model changes, it is hard to predict which furnace will provide the best service. There are two factors to help you in your choice. Pick a furnace with a long heat exchanger warranty, 20 years or more. If the manufacturer is willing to back the most expensive part of their appliance for a long time, this should inspire some confidence. Also, pick a furnace manufacturer and a dealer that have been in business for a significant period of time. A furnace with a lifetime warranty offered by a company which has been in operation for only three years may not be the best deal. One would expect to pay less for

this level of uncertainty. Look for contractors with memberships in trade organizations such as HRAI, which would indicate an interest in professional qualifications.

The hot water heater conundrum

There are very few high-efficiency hot water heaters available. Changing your furnace may lead to having to think about your hot water heater. Existing hot water heaters are often located vertically below the kitchen and bathrooms, where the water is used. If you are changing from an electric to a conventional gas hot water tank, and the new gas appliance has to move across the basement to be near the chimney, you will be waiting longer for the hot water at the tap. Consider a gas hot water tank that has sidewall venting, and does not require a chimney. This way it can stay close to the

plumbing appliances that use it.

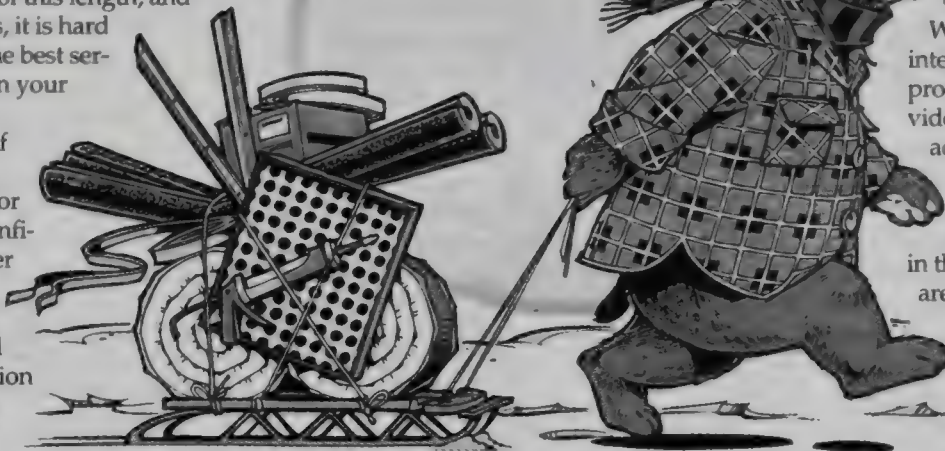
Another hot water tank issue is when you switch from a conventional gas furnace and hot water tank to a new, high-efficiency sidewall vented furnace. Now the hot water tank has to heat up that big chimney all by itself, and you probably will have to pay for chimney relining. It is often better, when choosing a chimneyless furnace, to switch your hot water tank to sidewall venting at the same time and seal the old chimney closed. However, sidewall vented hot water heaters are more expensive than conventional hot water heaters and can be noisier.

Furnace circulating fan choices

Most furnace circulating fans consume high amounts of electricity (300-700 watts). If you will be using your furnace circulating fan to move ventilation air around the house (for instance, if you have a heat recovery ventilator connected to it, or a high efficiency air cleaner on the furnace), then look at upgrading the circulating fan to a high efficiency DC motor. The best furnace fans now will use less than 100 W on low speed. This will result in considerable electrical savings over the life of the furnace.

Other choices

When replacing the furnace, you may want to look at integrated systems that heat your house, your water and provide ventilation. Devices known as "combo" units provide house and water heating. New appliances with advanced, integrated systems will provide ventilation as well as space and water heating. For further detailed information on all heating appliances, there are excellent booklets published by Natural Resources Canada in the Home Heating and Cooling Series, some of which are cited in this article. These can be obtained from NRCAN or viewed on the NRCAN Web site at: http://energy-publications.nrcan.gc.ca/index_e.cfm



Fill the cracks in your house to keep your wallet full

Air infiltration, the process through which costly energy leaks occur, can happen in numerous places in the average home: between eaves, under thresholds, between baseboards, under exhaust ducts, around chimneys, under and on top of loose siding, and between corner joints and flashings, to name just a few.

So, it is especially important to check carefully for those places where wasteful energy leakage may be occurring and, before winter's winds begin to howl, make sure they are sealed effectively.

Even if the walls and attic of your house are adequately insulated, you still may be losing energy through random cracks and through spaces around doors and win-

dows. In fact, these often-overlooked areas can account for at least 38 percent of the heat loss from the typically insulated home.

In a well-insulated house, the largest source of energy loss can be the air leaks around windows and doors and through other cracks. Amazing as that may seem, even more amazing is the fact that, of all areas in the home, these are among the simplest and the least costly to insulate effectively - yet, too often, they simply are neglected. Using caulking you can often plug these small cracks relatively easily. Another alternative is adhesive-backed foam insulation strips which can be placed to cut off the leaks.

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Top 10 quick fixes

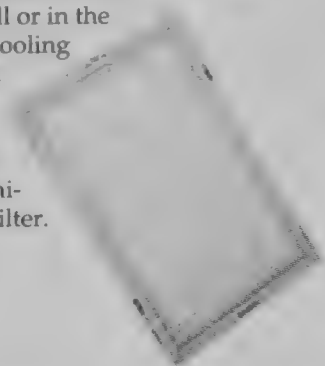
FOR TEN COMMON BUT ANNOYING PROBLEMS

1 Clogged Drains: For sinks, use a hand snake first. Remove the stopper and force the snake down into the drain as far as it will go. For tough clogs remove the trap below the sink or tub. For toilets, a plunger works best. Make sure that the plunger seals well and use short quick strokes.



And you thought you had a tough job ...

2 Dirty Heating and Cooling Filter: To replace the filter, find its location in either the air intake grill or in the heating/cooling unit itself. Remove and replace it with a similar sized filter.



3 Uneven Flow from Faucet: An aerator is the small cylinder screwed on to the end of most faucet spouts and often becomes clogged with small particles obstructing the flow of water. To repair an aerator, unscrew it from the end of the spout, clean or replace it.



4 Faulty Door Lock: Door locks, especially exterior, need lubrication when they get stiff and hard to move. To repair a lock, squirt some graphite lubrication directly into the keyhole and exercise the lock by opening and closing it several times.



5 Blown Fuse or Breaker: An overloaded circuit will usually trip the breaker or blow a fuse, shutting off power. First, discover the problem circuit by locating the tripped



breaker or blown fuse and correct the overload. Then push the breaker switch to the "off" position and then switch it back "on." For fuses, the blown fuse must be replaced with one of a similar rating.

6 Leaky Roof: Likely spots for leaks are where the roof meets a chimney, exhaust piping or structural interface. After you've found the suspicious spot, apply "wet or dry" mastic (tar) and then schedule for a roofer to follow up. Patch a damaged shingle with a piece of metal flashing by placing it under the damaged area.



7 Cracked and Missing Caulking: To repair damaged caulking, prepare the surface so that it is free of dirt and any old caulk. Then use a caulking gun to squeeze new caulk into the joint. Choose the correct caulk for the application and



wipe away any excess.

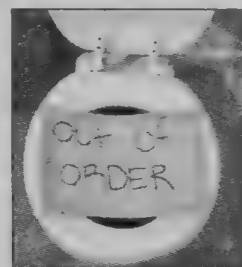
8 Problem Doors: When a door is not operating well, it is very important to diagnose the problem first. Is it out of adjustment because of settling, a loose hinge? You might have to call the professionals on this one.



9 Holes and Cracks in Walls: Repairing holes, scratches and cracks in walls is usually a simple job. First apply a patching compound, wait for it to dry and sand it for consistency.



10 Leaky Toilet: Repairing a toilet that runs usually requires that you either adjust the float, replace the flapper or replace the fill valve. If you are uncertain which part to replace, you can buy a kit and replace the whole inner workings for very little cash.



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Fall chores

HERE'S WHAT YOU NEED TO DO BEFORE THE SNOW FLIES

With fall here, it's time once again to prep your home for the coming winter months.

What amounts to a couple weekend's worth of work and perhaps an investment in professional services may end up saving you money down the road.

More importantly, routine maintenance could mean ensuring your family's safety when it comes to things like your heating appliances.

Carbon monoxide is a colourless, odorless gas that can be produced by burning any fuel. The initial symptoms are flu-like, including headache, fatigue, shortness of breath, nausea and dizziness. Exposure to high levels of carbon monoxide can cause death.

Here's a comprehensive list of the top chores to tackle before the weather turns on your home:

Tips for your home's exterior:

1. Maintain your gutters.

Remove all debris so water can properly drain, which minimizes standing water and slows the freeze/thaw expansion process that occurs in cold weather. Clogged gutters can cause landscaping, lawn and shrubbery, walls, foundation, basement, crawl spaces and existing gutter system damage. Consider installing "gutter guards," which are screens that prevent debris from entering the gutter and direct the flow of water away from the house and into the ground.

2. Trim your trees and remove dead branches.

Inclement weather can cause weak trees or branches to break and damage your home, car, utility lines or someone walking on your property. Keep an eye out for large dead branches in trees; detached branches hanging in trees; cavities or rotten wood along trunks or major branches; mushrooms at the base

of trees; cracks or splits in trunks; leaves that prematurely develop unusual color or size; and trees that were previously topped or heavily pruned. If you see any signs of hazards, call a professional tree service.

3. Maintain your steps and handrails.

Repair broken stairs and banisters so nobody falls and hurts themselves.

4. Inspect your roof.

Be proactive and prevent emergency and expensive repairs. Things to look for include damaged or loose shingles; gaps in the flashing where the roofing and siding meet vents and flues; and damaged mortar around the chimney (especially at the joints, caps and washes). If you see any signs of damage, call a professional to repair the damage.

5. Inspect your home's exterior walls. Look for possible weather-related damage, like cracks and loose or crumbling mortar. Wood trim and siding can suffer from deteriorating paint or become loose. Windowsills may be cracked, split or decayed.

Tips for your home's interior:

1. Check your home's insulation. Your attic should be five to 10 degrees warmer than outside air, otherwise too much heat escapes and causes frozen water to melt and refreeze which can result in a collapsed roof. Don't neglect your basement and crawl spaces, because if they're well insulated your pipes will be protected from freezing.

2. Maintain your pipes.

Wrap your pipes with heating tape every winter and insulate unfinished rooms such as garages if they contain exposed pipes. Check pipes for cracks and leaks and have any damage repaired

immediately to prevent costlier repairs later. Keep your house

Check smoke and fire alarms and carbon monoxide detectors and change your heating and air conditioning filters. Have your appliances inspected for gas leaks and adequate ventilation.

4. Know your plumbing.

Learn how to shut the water off and know where your pipes are located. If your pipes freeze, the quicker you shut off the water, the better chance you have of preventing pipe bursts. Check weather stripping and caulking around windows and doors and replace or repair as needed. Caulking helps keep your house weather-tight, lowers your heating and cooling bills, and can also help keep insects and rodents out of your house. Also look for chipped or peeling paint around window frames and trim. Repair broken glass and loose or missing putty. When needed, use a modern glazing compound instead of putty for a waterproof seal.

5. Clean and vacuum dust from vents, baseboard heaters and cold-air returns.

Dust build-up in ducts is a major cause of indoor pollutants and can increase incidences of cold-weather illnesses. Check faucets for leaks and repair any you find. Replace washers if necessary.



warm. The temperature in your house should be at least 65 degrees F because inside the walls, where the pipes are located, it's much colder.

3. Check your heating systems.

Be sure to maintain your furnace, fireplace, boiler, water heater, space heater and wood-burning stove and have your heating system serviced every year.

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Which filter is which?

HOW TO DECIDE WHICH FURNACE FILTER IS BEST FOR YOUR HOME

Traditionally, furnace filters were designed to protect the furnace and fans. With increased air quality awareness, some filters are now being installed to reduce exposure to particles which can affect your health.

There is a wide variety of furnace filters available. However, you may find it difficult to select one that suits your needs and know what to expect since there is no common rating system. This purpose of this article is to provide you with guidance when selecting your furnace filter.

What Airborne Particles Are Found In Your Home?

The particles you breathe in your home come from a variety of sources including:

- dust on floors or other surfaces that is disturbed by activity in the house;
- dust generated by smoking, burning candles, cooking, doing laundry, etc.;
- hair and skin flakes from humans or pets;

and particles from the outside air which come into your home with infiltrating air.

Some particles are so small that they are inhaled and then exhaled without being trapped in your lungs. Some larger particles are trapped in your nose and throat and never reach your lungs. Still other particles are too large to be inhaled. The particles most dangerous to you are those that enter your lungs and lodge there.

You can see the particles of dust which accumulate on your television screen, shelves, and furniture. But you can't see the respirable particles. Respirable particles can be easily inhaled into your lungs and provoke respiratory illness. Although you would probably like to keep visible dust out of your home, the main health risk comes from

respirable particles, which include tobacco smoke, spores, bacteria, and viruses.

The activity levels of the people in your home can affect the air you breathe.

Activity such as vacuuming and cooking can create or stir up particles. On the other hand, during periods of inactivity such as the middle of the night, particle concentrations tend to be much lower.

The Canadian Mortgage and Housing Corporation (CMHC) conducted a study to verify filter manufacturer claims and to determine whether good filters will significantly reduce your exposure to airborne particles. All results are compiled and discussed in the research report: *Evaluation of Residential Furnace Filters (1999)*. You can obtain a copy of this report by calling the Canadian Housing Information Centre (CHIC) at 1-800-668-2642. A summary of the results of this study follows.

The CMHC study first tested 10 filter types in a single home and then the following filters in 5 additional homes:

- 25 mm (1") premium media filter
- Charged media type electronic
- 100 mm (4") pleated media filter
- High efficiency bypass filters, such as a HEPA (high efficiency particle arrester)
- Electronic plate and wire (ESP)

Air in the houses was tested when these higher efficiency filters were in use. The results were compared to when no filter was used.

The electronic plate and wire filter (ESP) produces some ozone during its operation. Exposure to elevated ozone can irritate your lungs. Separate testing was done to verify whether the amount of ozone produced by the ESP could

affect the occupants of the home.

Each filter was in use in each house only for one or two days. The effects of dust accumulation on filter performance could not be evaluated in these tests. If a filter actually cleaned dust out of a house by cleaning house air, these tests were too brief for such effects to be seen.

The research showed that exposure of the house occupants to airborne particles appears to be directly linked to their activities when they are in the home. The furnace filter appears to have only a moderate effect on the exposure of an individual to respirable particles in the home.

Consider each member in your home to be followed by a cloud of dust - like "Pig Pen" in the *Peanuts* comic strip by Charles M. Schulz. When occupants are moving around, they stir up the dust. The dust in this cloud is usually not affected by the quality of the furnace filter because the filter is far away down a duct.

The improvements are greater when there is no activity in the home, but particle levels were quite low in the test houses during these periods whether or not the air was being filtered.

For a furnace fan filter to be effective, your furnace fan would have to run almost all the time. Unless you already have your furnace fan operating all the time, this additional fan use can add up to \$200 per year to your electric bill.

Filters which cost the least produced very little clean air. The 25 mm pleated filter actually had the greatest cost per unit of clean air. The ESP filter was the most cost effective because it produced

the most amount of clean air, and cost very little to do so.

Despite being the most effective filter in the tests, the ESP produces small amounts of ozone during operation. In the research project, a survey of 15 homes with ESP filters showed that all ESPs created ozone in the air stream of the duct. None of these raised ozone levels in the house air above the safe concentrations recommended by health guidelines. During the test period, ozone levels were always higher in the outside air than in house air, despite the ozone production by the ESP filters.

This research showed that the particles in the duct air can be reduced when an upgraded filter is installed. The results also showed that this reduction will only moderately reduce indoor exposure to respirable particles.

So... How Do You Reduce Levels Of Respirable Particles?

Our best current guess is to reduce dust entry by:

- removing footwear on entry;
- keeping major dust generators (smoking, pets, etc.) out of the house;
- reducing dust collecting surfaces (open shelves, carpets, upholstered furniture, etc.);
- diligent and frequent vacuuming with an efficient vacuum cleaner;
- reducing the entry of particle-laden outdoor air by closing windows, improving house airtightness, and installing an intake filter on the air supply;

using a good furnace filter. Most of these recommendations will also reduce the amount of visible dust in your house.

Canada Mortgage and Housing Corporation offers a wide range of housing-related information. For details, contact your local CMHC office or call 1-800-668-2642.

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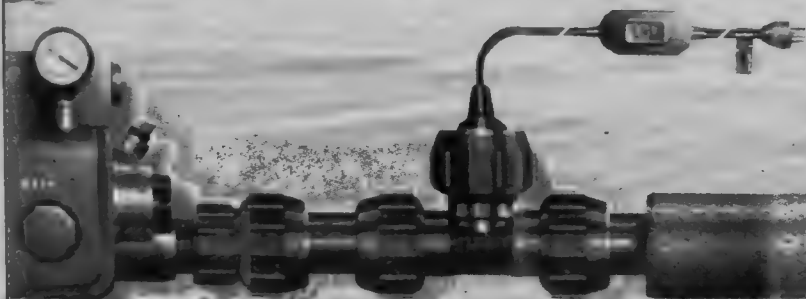
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All about asbestos

WHAT IS IT AND HOW DO YOU DEAL WITH IT?

Asbestos is a natural mineral with unusual qualities. It is strong enough to resist high temperatures, chemical attack and wear. A poor conductor, it insulates well against heat and electricity.

Asbestos crystals become long, flexible, silky fibres, so it can be made into a wide variety of forms. It can be spun into yarn, woven into cloth or braided into rope. Asbestos can also be added to materials as diverse as cotton and cement.

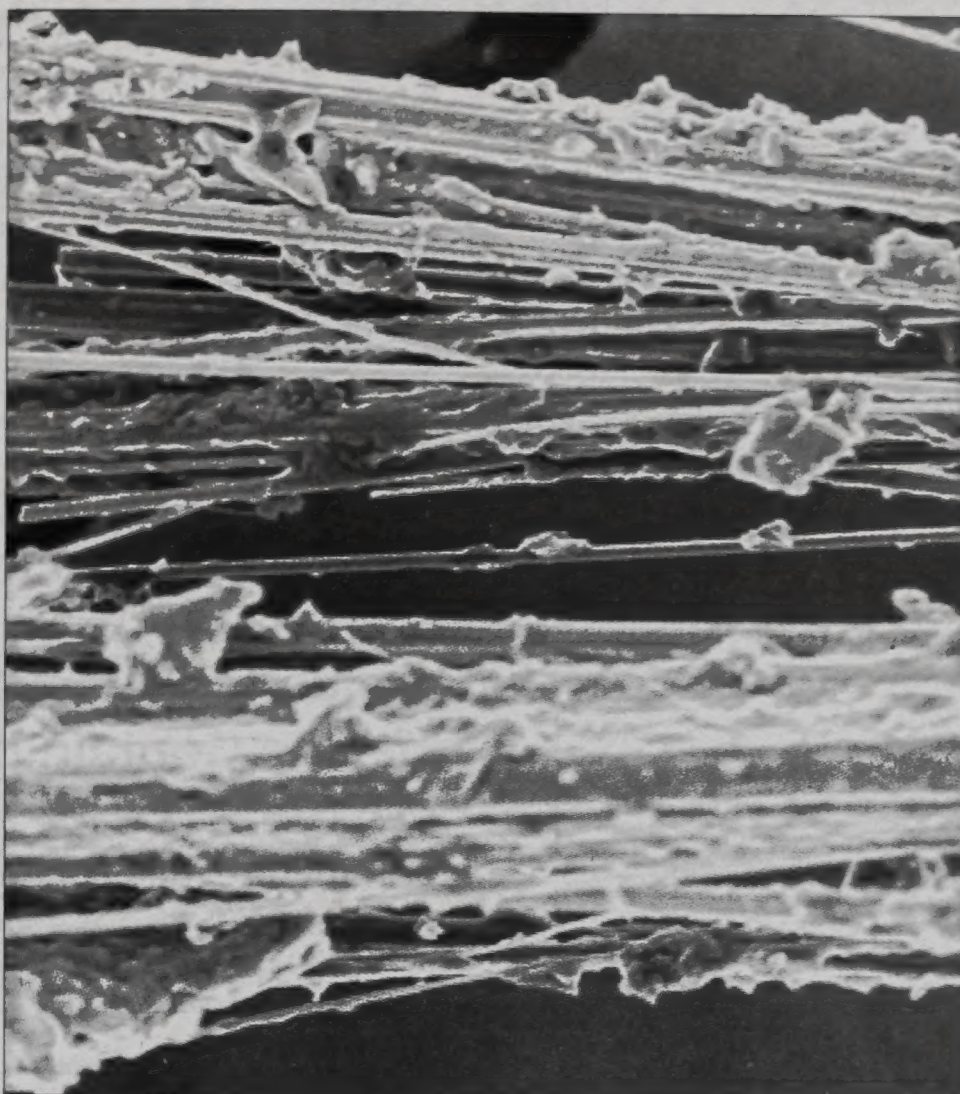
This combination of properties gives asbestos performance capabilities that are difficult to match.

Asbestos has been used in hundreds of applications and products over the past 4,500 years. The ancient Greeks wove it into oil lamp wicks, funeral shrouds and ceremonial tablecloths. During the 1800s, it insulated the hot engines, boilers and piping that powered the Industrial Revolution.

For half a century, until the 1980s, asbestos was used in office buildings, public buildings and schools. It insulated hot water heating systems, and was put into walls and ceilings as insulation against fire and sound.

Asbestos has also been widely used in transportation and electrical appliances, frequently mixed with, and encased in, other materials.

Asbestos has also been found in many products around the house. It has been used in clapboard; shingles and felt for roofing; exterior siding; pipe and boiler covering; compounds and cement, such



Asbestos fibres, magnified many times.

as caulk, putty, roof patching, furnace cement and driveway coating; wall-board; textured and latex paints; acoustical ceiling tiles and plaster; vinyl floor tiles; appliance wiring; hair dryers; irons and ironing board pads; flame-resistant aprons and electric blankets; and clay pottery. Asbestos can also be present in some loose-fill vermiculite insulation.

When it became evident that regular exposure to asbestos on the job involved health risks, the public became more concerned about exposure to asbestos in offices and schools, and, eventually, about all asbestos products.

This concern has led to a dramatic decline in asbestos use since the early 1980s. The use of asbestos insulation in buildings and heating systems has virtually disappeared. Residential use, for roofing, flooring and appliances, continues to decrease.

While alternative products are being developed to replace asbestos, products sold today containing asbestos are regulated under the Hazardous Products Act. Asbestos can be used safely, and public concern has led to improved product design and manufacture. Asbestos is now better encapsulated and sealed to reduce the escape of fibres.

Asbestos is valuable in many applications because it has been difficult to find comparable substitute materials. For example, it is still an important component of brake lining and clutch facings.

What health problems are associated with exposure to asbestos?

See **Always** page 18

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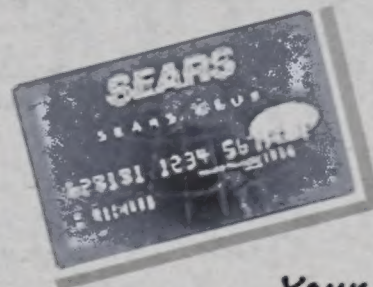
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Always call the experts when asbestos is suspected

from page 17

Health Canada states that the asbestos content of a product does not indicate its health risk. Asbestos poses health risks only when fibres are in the air that people breathe. Asbestos fibres lodge in the lungs, causing scarring that can ultimately lead to severely impaired lung function (asbestosis) and cancers of the lungs or lung cavity.

Concern for the health of asbestos workers was expressed as long ago as the late 1800s. The risks became more evident in the late 1960s, when workers who had been heavily exposed 20 to 30 years earlier showed increased incidence of lung disease. Occupational exposure is now strictly regulated by provincial governments.

Today, far fewer products in the home contain asbestos. Current products that do contain the material are better made to withstand wear and use.

However, frequent or prolonged exposure to asbestos fibres may still bring health risks. This can happen with the release of fibres into the air when asbestos-containing products break down, either through deterioration as they age or when they are cut. People can put themselves at risk — often without realizing it — if they do not take proper precautions when repairs or renovations disturb asbestos-containing materials. This can occur in a number of situations:

- Disturbing loose-fill vermiculite insulation which may contain asbestos
- Removing deteriorating roofing shingles and siding containing asbestos, or tampering with roofing felt that contains asbestos
- Ripping away old asbestos insulation from around a hot water tank
- Sanding or scraping vinyl asbestos floor tiles
- Breaking apart acoustical ceilings tiles containing asbestos



DANGER

**CONTAINS ASBESTOS FIBERS
AVOID CREATING DUST
CANCER AND LUNG
DISEASE HAZARD
AVOID BREATHING AIRBORNE
ASBESTOS FIBERS**

caulking or drywall

- Sawing, drilling or smoothing rough edges of new or old asbestos materials

DANGER

**ASBESTOS
CANCER AND LUNG DISEASE
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THIS AREA**

CAUTION

**Asbestos Containing
Material (ACM)
Cancer and lung disease hazard
Do not disturb without proper
training and equipment**

- Sanding plaster containing asbestos, or sanding or disturbing acoustical plaster that gives ceilings and walls a soft, textured look
- Sanding or scraping older water-based asbestos coatings such as roofing compounds, spackling, sealants, paint, putty,

How to minimize the asbestos risks in the home? If you do not know if products in your home contain asbestos, have an experienced contractor inspect them. If there is asbestos, the best interim measure (unless the product is peeling or deteriorating) is to seal the surface temporarily so that fibres will not be released into indoor air. If the product is already protected or isolated, simply leave it alone.

It is a complex and expensive matter to remove asbestos, and should be done by an experienced contractor. When disturbing an asbestos product, maximum precautions must be taken to safeguard the workers and anybody else who may be nearby. Asbestos dust must remain within the work area so that it cannot be breathed in by unprotected persons.

It is essential to take adequate precautions. Everybody who works with asbestos should always wear an approved face mask and gloves, along with protective clothing. Be sure to tape sleeve and trouser cuffs, and wash clothes separately after use. Keep the work area moist to keep dust and fibre particles from floating into the air. Isolate the work space.

Reduce the air pressure to prevent asbestos fibres from escaping from the work area, and filter the exhaust air. Dispose of all waste appropriately, according to the guidelines of your provincial department of the environment. Other removal methods may be warranted for special conditions — consult an expert.

Some vermiculite may contain asbestos.

- Do not disturb loose-fill vermiculite insulation.
- Do not store items near vermiculite insulation, if the insulation can be disturbed.
- Do not allow children near loose fill vermiculite insulation.
- If activities are planned that will disturb vermiculite, consult a certified asbestos removal company.

For information on how to minimize exposure to asbestos refer to:

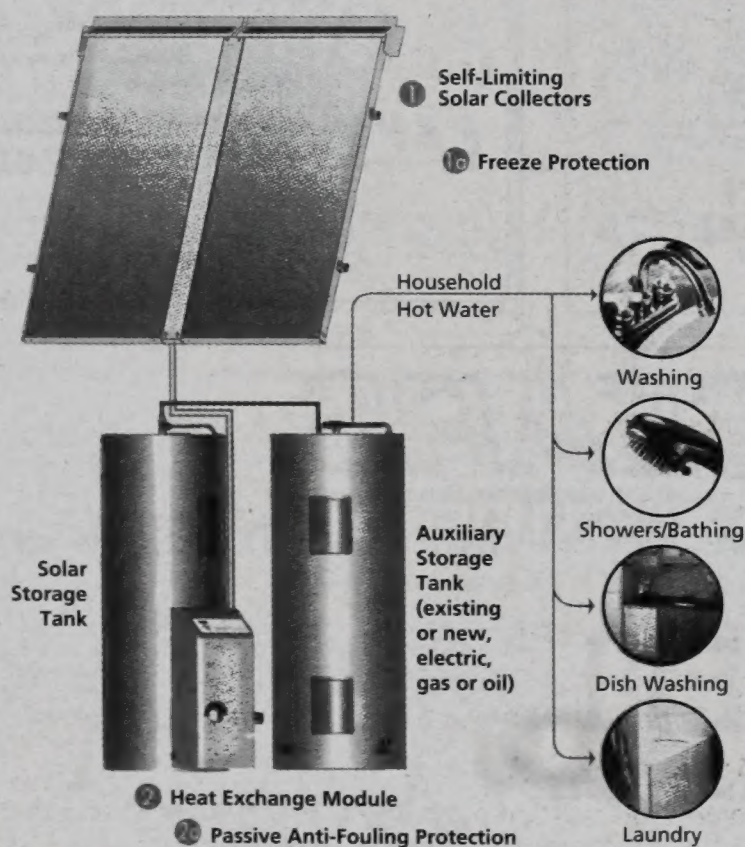
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Unwanted visitors

HOW TO KEEP CRITTERS FROM PAYING YOUR NICE, WARM HOUSE A VISIT

When days grow shorter and outdoor temperatures begin to fall, many homeowners begin getting more visitors. Although some two-legged visitors can bother us, those with four legs can be real pests. There are raccoons, bears and skunks living in neighborhoods fearless of humans, enjoying backyards with dangling fruit trees, playful vines and ponds.

Wildlife can pose serious health risks by harbouring and spreading diseases such as rabies, plague or hantavirus. Many of them can harbor fleas, mites and ticks which may bite humans. They can often cause a lot of damage to structures by chewing or tearing holes in walls, doors or screens; and damaging or contaminating our food and clothing.

If you have accidental tourists visiting your home, try these simple preventative cures:

- Install one-half inch fireproof hardware cloth over all vents and the chimney.
- Inspect the perimeter of my house for cracks or holes where animals can enter and seal them after there's no evidence of animals inside.
- Call a professional if there's any evidence of animal activity - footprints, discolored areas near openings, skunk smell outside, movement or sound above or below the rooms inside.

As people move to the Highlands, and animals become more familiar with their human counterparts, a peaceful coexistence can be achieved. To keep your animal neighbors self-sufficient, and deter them from mov-



ing in with you and your family there are a few simple things you can do:

- Store pet food in containers with secure lids inside the house.
- Never leave food garbage inside your vehicle.
- Attach the handles of trash receptacles to the ground using stakes, to prevent animals from tipping them over or store trash inside the house.
- Keep pets indoors at night.
- Install motion detection lighting.
- Clean up fallen fruit and other debris from yard.
- Cover hot tubs, pools and ponds if you don't want animals to drink from them.
- Clean barbecues after every use.
- Never put fruit, meat or cooked food into a compost where bears are problematic.

From taking out the trash and positioning the lid to ensure it can't be pried open, to cleaning up after an autumn picnic, respect for animals has to become part of a family's daily routine.



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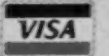
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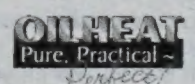
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